THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded A° D° 1728 by B[illegible]ranklin

AUGUST 24, 1907 — 5c. THE COPY

DRAWN BY
HARRISON FISHER

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BY BOOTH TARKINGTON

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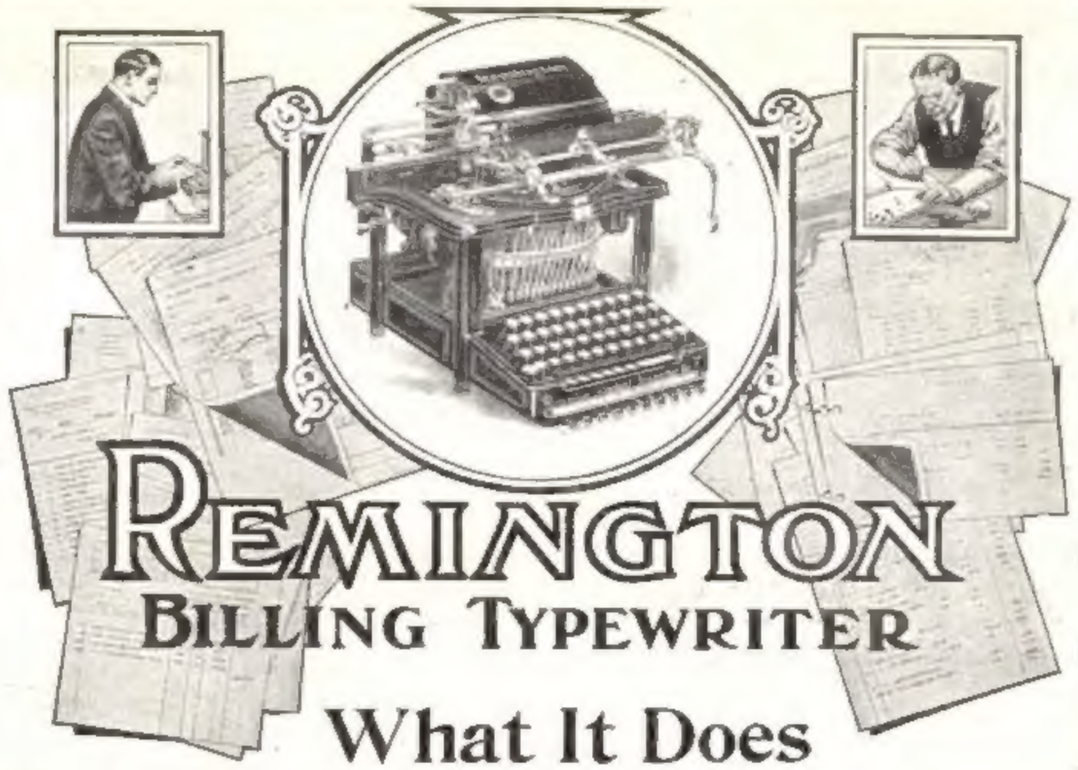

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A Brief History

THE SATURDAY EVENING POST is the oldest journal of any kind that is issued to-day from the American press. Its history may be traced back in a continuous, unbroken line to the days when young Benjamin Franklin edited and printed the old Pennsylvania Gazette. In nearly one hundred and eighty years there has been hardly a week—save only while the British army held Philadelphia and patriotic printers were in exile—when the magazine has not been issued.

During Christmas week, 1728, Samuel Keimer began its publication under the title of the Universal Instructor in all Arts and Sciences and Pennsylvania Gazette. In less than a year he sold it to Benjamin Franklin, who, on October 2, 1729, issued the first copy under the name of the Pennsylvania Gazette. Franklin sold his share in the magazine to David Hall, his partner, in 1765. In 1803 the grandson of David Hall became its publisher. When he died, in 1821, his partner, Samuel C. Atkinson, formed an alliance with Charles Alexander, and in the summer of that year they changed the title of the Gazette to THE SATURDAY EVENING POST.

The Next Number

Stage Conditions in America
By William Winter

"There has not been a time in the history of the American stage when the theatre received so much attention as it receives now, from the public and the press, and there has not been a time when the quality of its average presentments so little deserved the respect of intellect and judicious taste. . . . What are the causes that have produced this deplorable effect?"

That is one of the opening declarations made and one of the opening questions asked in this article by a man who has for fifty years been, and who still is, the most forceful and scholarly dramatic critic in the United States. The declaration he supports by argument and instance; the question he answers with the fearless courage of supreme conviction.

Does our most important theatrical manager really regard his business as "a sort of department-store"?

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These are some of the problems with which Mr. Winter has here to deal.

Newport
By Samuel G. Blythe

In his arduous explorations of the places whither Americans go to be amused, Mr. Blythe has reached Newport, where "the people who live 'up on the hill' have reduced exclusiveness to a science," where they like to think that "Position," not Wealth, is all-in-all, but where, "when a millionaire who dates from Castle Garden not earlier than 1847 flashes up and gives them the high-dollar-sign, they will eat his dinners and allow him gradually to acquire merit—provided his dinners continue to be good."

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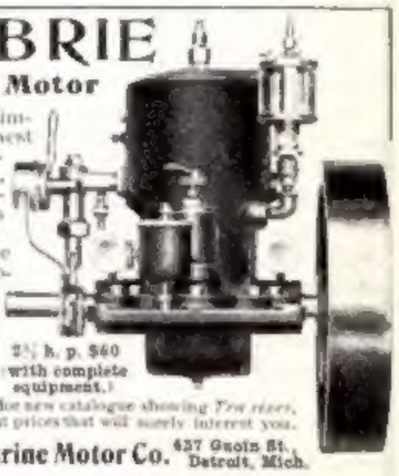

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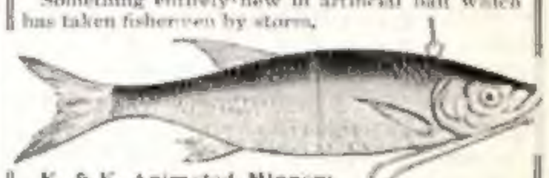

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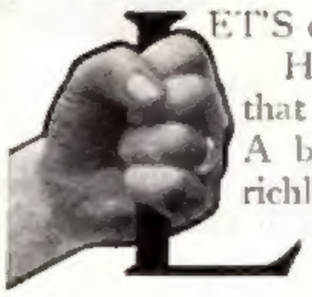

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THE SATURDAY EVENING POST

Founded A°D° 1728 *by* Benj. Franklin

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HIS OWN PEOPLE

By BOOTH TARKINGTON

I

THE glass-domed "palm-room" of the Grand Continental Hotel Magnifique in Rome is of vasty heights and distances, filled with a mellow green light which filters down languidly through the upper foliage of tall palms, so that the two hundred people who may be refreshing or displaying themselves there at the tea-hour have something the look of under-water creatures playing upon the sea-bed. They appear, however, to be unaware of their condition; even the ladies, most like anemones of that gay assembly, do not seem to know it; and when the Hungarian band (crustacean-like in costume, and therefore well within the picture) has sheathed its flying tentacles and withdrawn by dim processes, the tea-drinkers all float out through the doors, instead of bubbling up and away through the filmy roof. In truth, some such exit as that was imagined for them by a young man who remained in the aquarium after they had all gone, late one afternoon of last winter. They had seemed marvelous enough, and to him could have seemed little more so had they made such a departure. He could almost have gone that way himself, so charged was he with the uplift of his belief that, in spite of the brilliant strangeness of the hour just past, he had been no fish out of water. While the waiters were clearing the little tables, he leaned back in his chair in a content so rich it was nearer ecstasy. He could not bear to disturb the possession joy had taken of him, and, like a half-awake boy clinging to a dream that his hitherto unkind sweetheart had kissed him, lingered on in the enchanted atmosphere, his eyes still full of all they had beheld with such delight, detaining and smiling upon each revelation of this fresh memory—the flashingly lovely faces, the dreamily lovely faces, the pearls and laces of the anemone ladies, the color and romantic fashion of the uniforms, and the old princes who had been pointed out to him: splendid old men wearing white mustaches and single eyeglasses, as he had so long hoped and dreamed they did.

"Mine own people!" he whispered. "I have come unto mine own at last. Mine own people!" After long waiting (he told himself), he had seen them—the people he had wanted to see, wanted to know, wanted to be *of!* Ever since he had begun to read of the "beau monde" in his schooldays, he had yearned to know some such sumptuous reality as that which had come true to-day, when, at last, in Rome he had seen—as he wrote home that night—"the finest essence of Old-World society mingling in Cosmopolis."

Artificial odors (too heavy to keep up with the crowd that had worn them) still hung about him; he breathed them deeply, his eyes half closed, and his lips noiselessly formed themselves to a quotation from one of his own poems:

While trails of scent, like cobweb's films,
  Slender and faint and rare,
Of roses, and rich, fair fabrics,
  Cling on the stirless air,
The sibilance of voices,
  At a wave of Milady's glove,
Is stilled ——

He stopped short, interrupting himself with a half-cough of laughter as he remembered the inspiration of these verses. He had written them three months ago, at home in Cranston, Ohio, the evening after Anna McCord's "coming-out tea." "Milady" meant Mrs. McCord; she had "stilled" the conversation of her guests when Mary Kramer (whom the poem called a "sweet, pale singer") rose to sing Mavourneen; and the stanza closed with the right word to rhyme with "glove." He felt a contemptuous pity for his little, untraveled, provincial self of three months ago, if, indeed, it could have been himself who wrote verses about Anna McCord's "coming-out tea" and referred to poor, good old Mrs. McCord as "Milady"!

The second stanza had intimated a conviction of a kind which only poets may reveal:

She sang to that great assembly,
  They thought, as they praised her tone;
But she and my heart knew better:
  Her song was for me alone.

He had told the truth when he wrote of Mary Kramer as pale and sweet, and she was paler, but no less sweet, when he came to say good-by to her before he sailed. Her face, as it was at the final moment of the protracted farewell, shone before him very clearly now for a moment: young, plaintive, white, too lamentably honest to conceal how much her "Godspeed" to him cost her. He came very near telling her how fond of her he had always been; came near giving up his great trip to remain with her always.

"Ah!" He shivered as one shivers at the thought of disaster narrowly averted. "The Fates were good that I only came near it!"

Inheritor of All that had Belonged to the Late Great Cooley

He took from his breast-pocket an engraved card, without having to search for it, because during the few days the card had been in his possession the action had become a habit.

"Comtesse de Vaurigard," was the name engraved, and below was written in pencil: "To remember Monsieur Robert Russ Mellin he promise to come to tea Hotel Magnifique, Roma, at five o'clock Thursday."

There had been disappointment in the first stages of his journey, and that had gone hard with Mellin. Europe had been his goal so long, and his hopes of pleasure grew so high when (after his years of saving and putting by, bit by bit, out of his salary in a real-estate office) he drew actually near the shining horizon. But London, his first stopping-place, had given him some dreadful days. He knew nobody, and had not understood how heavily sheer loneliness—which was something he had never felt until then—would weigh upon his spirits. In Cranston, where the young people "grew up together," and where he met a dozen friends on the street in a half-hour's walk, he often said that he "liked to be alone with himself." London, after his first excitement in merely being there, taught him his mistake, chilled him with weeks of forbidding weather, puzzled and troubled him.

He was on his way to Paris when (as he recorded in his journal) a light came into his life. This illumination first shone for him by means of one Cooley, son and inheritor of all that had belonged to the late great Cooley, of Cooley Mills, Connecticut. Young Cooley, a person of cheery manners and bright waistcoats, was one of Mellin's few sea-acquaintances; they had played shuffleboard together on the steamer during odd half-hours when Mr. Cooley found it possible to absent himself from poker in the smoking-room; and they encountered each other again on the channel boat crossing to Calais.

"*Hey!*" was Mr. Cooley's lively greeting. "I'm meetin' lots of people I know, to-day. You runnin' over to Paris, too? Come up to the boat-deck and meet the Countess de Vaurigard."

"Who?" said Mellin, red with pleasure, yet fearing that he did not hear aright.

"The Countess de Vaurigard. Queen! Met her in London. Sneyd introduced me to her. You remember Sneyd on the steamer? Baldish Englishman—red nose—doesn't talk much—younger brother of Lord Rugden, so he says. Played poker some. Well, *yes!*"

"I saw him. I didn't meet him."

"You didn't miss a whole lot. Fact is, before we landed I almost had him sized up for queer, but when he introduced me to the Countess I saw my mistake. He must be the real thing. *She* certainly is! You come along up and see."

So Mellin followed, to make his bow before a thin, dark, charmingly pretty young woman, who smiled up at him from her deck-chair through an enhancing mystery of veils; and presently he found himself sitting beside her. He could not help trembling slightly at first, but he would have given a great deal if, by some miraculous vision, Mary Kramer and other friends of his in Cranston could have seen him engaged in what he thought of as "conversational badinage" with the Countess de Vaurigard.

Both the lady and her name thrilled him. He thought he remembered the latter in Froissart: it conjured up "baronial halls" and "donjon keeps"; rang resonantly in his mind like "Let the portcullis fall!" At home he had been wont to speak of the "oldest families in Cranston," complaining of the invasions of "new people" into the social territory of the McCords and Mellins and Kramers—a pleasant conception which the presence of a De Vaurigard revealed to him as a petty and shameful fiction; and yet his humility, like his little fit of trembling, was of short duration, for the gay geniality of Madame de Vaurigard put him amazingly at ease.

At Calais young Cooley (with a matter-of-course air, and not seeming to feel the need of asking permission) accompanied her to a compartment, and Mellin walked with them to the steps of the coach, where he paused, murmuring some words of farewell.

Madame de Vaurigard turned to him with a prettily assumed dismay.

"What! You stay at Calais?" she cried, pausing with one foot on the step to ascend. "Oh! I am sorry for you. Calais is ter-rible!"

"No. I am going on to Paris."

"So? You have frien's in another coach which you wish to be wiz?"

"No; no, indeed," he stammered hastily.

"Well, my frien'," she laughed gayly, "w'y don' you come wiz us?"

Blushing, he followed Cooley into the coach, to spend five happy hours, utterly oblivious of the bright French landscape whirling by outside the window.

There ensued a month of conscientious sightseeing in Paris, and that unfriendly city afforded him only one glimpse of the Countess. She whizzed by him in a big

touring-car one afternoon as he stood on an "isle of safety" at the foot of the Champs Elysées. Cooley was driving the car. The raffish, elderly Englishman (whose name, Mellin knew, was Sneyd) sat with him, and beside Madame de Vaurigard in the tonneau lolled a gross-looking man—unmistakably an American—with a jovial, red, smooth-shaven face and several chins. Brief as the glimpse was, Mellin had time to receive a distinctly disagreeable impression of this person, and to wonder how Heaven could vouchsafe the society of Madame de Vaurigard to so coarse a creature.

The Countess

All the party were dressed as for the road, gray with dust, and to all appearances in a merry mood. Mellin's heart gave a leap when he saw that the Countess recognized him. Her eyes, shining under a white veil, met his for just the instant before she was quite by, and when the machine had passed a little handkerchief waved for a moment from the side of the tonneau where she sat.

With that he drew the full breath of Romance.

He had always liked to believe that "*grandes dames*" leaned back in the luxurious upholstery of their victorias, landaulettes or automobiles with an air of inexpressible though languid hauteur. The Newport letter in the Cranston Telegraph often referred to it. But the gayety of that greeting from the Countess' little handkerchief was infinitely refreshing, and Mellin decided that animation was more becoming than hauteur—even to a "*grande dame*."

That night he wrote (almost without effort) the verses published in the Cranston Telegraph two weeks later. They began:

Marquise, ma belle, with your kerchief of lace
Awave from your flying car,
And your slender hand ——

The hand to which he referred was the same which had arrested his gondola and his heart simultaneously, five days ago, in Venice. He was on his way to the station when Madame de Vaurigard's gondola shot out into the Grand Canal from a narrow channel, and, at her signal, both boats paused.

"Ah! but you fly away!" she cried, lifting her eyebrows mournfully, as she saw the steamer-trunk in his gondola. "You are goin' return to America?"

"No. I'm just leaving for Rome."

"Well, in three day' *I* am goin' to Rome!" She clapped her hands lightly and laughed. "You know this is three time' we meet jus' by chance, though that second time it was so quick—*pff!* like that—we didn' talk much togezzer! Monsieur Mellin," she laughed again, "I think we mus' be frien's. Three time'—an' we are both goin' to Rome! Monsieur Mellin, you believe in *Fate?*"

With a beating heart he did.

Thence came the invitation to meet her at the Magnifique for tea, and the card she scribbled for him with a silver pencil. She gave it with the prettiest gesture, leaning from her gondola to his as they parted. She turned again, as the water between them widened, and with her "*Au revoir*" offered him a faintly wistful smile to remember.

All the way to Rome the noises of the train beat out the measure of his Parisian verses:

Marquise, ma belle, with your kerchief of lace
Awave from your flying car ——

He came out of his reverie with a start. A dozen men and women, dressed for dinner, with a gold-fish officer or two among them, swam leisurely through the aquarium on their way to the hotel restaurant. They were the same kind of people who had sat at the little tables for tea—people of the great world, thought Mellin: no vulgar tourists or "trippers" among them; and he shuddered at the remembrance of his *pension* (whither it was time to return) and its conscientious students of Baedeker, its dingy halls and permanent smell of cold food. Suddenly a high resolve lit his face: he got his coat and hat from the brass-and-blue custodian in the lobby, and without hesitation entered the "bureau."

"I'm not quité satisfied where I am staying—where I'm stopping, that is," he said to the clerk. "I think I'll take a room here."

"Very well, sir. Where shall I send for your luggage?"

"I'll bring it myself," replied Mellin coldly, "in my cab."

He did not think it necessary to reveal the fact that he was staying at one of the cheaper *pensions;* and it may be mentioned that this reticence (as well as the somewhat chilling, yet careless, manner of a gentleman of the "great world" which he assumed when he returned with his trunk and bag) very substantially increased the rate put upon the room he selected at the Magnifique. However, it was with great satisfaction that he found himself installed in the hotel, and he was too recklessly exhilarated, by doing what he called the "right thing," to waste any time wondering what the "right thing" would do to the diminishing pad of express checks he carried in the inside pocket of his waistcoat.

"Better live a fortnight like a gentleman," he said, as he tossed his shoes into a buhl cabinet, "than vegetate like a tourist for a year."

He had made his entrance into the "great world" and he meant to hold his place in it as one "to the manner born." Its people should not find him lacking: he would wear their manner and speak their language—no *gaucherie* should betray him.

This was the chance he had always hoped for, and when he fell asleep in his gorgeous, canopied bed, his soul was uplifted with happy expectations

II

THE following afternoon found him still in that enviable condition as he stood listening to the music on the Pincian Hill. He had it of rumor that the Fashion of Rome usually took a turn there before it went to tea, and he had it from the lady herself that Madame de Vaurigard would be there. Presently, she came, reclining in a victoria, the harness of her horses flashing with gold in the sunshine. She wore a long ermine stole; her hat was ermine; she carried a muff of the same fur, and Mellin thought it a perfect finish to the picture that a dark gentleman of an appearance most distinguished should be sitting beside her. An Italian noble, surely!

She saw the American at once, nodded to him and waved her hand. The victoria went on a little way beyond the turn of the drive, drew out of the line of carriages, and stopped.

"Ah, Monsieur Mellin," she cried, as he came up, "I am glad! I was so foolish yesterday I didn' give you the address of my little apartment an' I forgot to ask you what is your hotel. I tol' you I would come here for my drive, but still I might have lost you forever. See what many people! It is jus' that Fate again."

She laughed, and looked to the Italian for sympathy in her kindly merriment. He smiled cordially upon her, then lifted his hat and smiled as cordially upon Mellin.

"I am so happy to fin' myself in Rome that I forget"—Madame de Vaurigard went on—"*ever'sing!* But now I mus' make sure not to lose you. What is your hotel?"

"Oh, the Magnifique," Mellin answered carelessly. "I suppose, everybody that one knows stops there. One does stop there, when one is in Rome, doesn't one?"

"Everybody go' there for tea, and to eat, sometime, but to *stay*—ah, that is for the American!" she laughed. "That is for you who are all so abomin-*ab*-ly rich!" She smiled to the Italian again, and both of them smiled beamingly on Mellin.

"But that isn't always our fault, is it?" said Mellin easily.

"Aha! You mean you are of the new generation, of the yo'ng American' who come over here an' try to spen' those immense fortune'—those '*pile*'—your father or your gran'father make! I know quite well. Ah?"

"Well," he hesitated, smiling, "I suppose it does look a little by way of being like that."

"Wicked fellow!" She leaned forward and tapped his shoulder chidingly with two fingers. "I know what you wish the mos' in the worl'—you wish to get into mischief. That is it! No, sir, I will jus' take you in han'!"

"When will you take me?" he asked boldly.

At this, the pleasant murmur of laughter—half actual and half suggested—with which she underlined the conversation became loud and clear, as she allowed her vivacious glance to strike straight into his upturned eyes, and answered:

"As long as a little turn roun' the hill, *now*. Cavaliere Corni ——"

To Mellin's surprise and delight the Italian immediately descended from the victoria without the slightest appearance of irritation; on the contrary, he was urbane to a fine degree, and, upon Madame de Vaurigard's formally introducing him to Mellin, saluted the latter with grave politeness, expressing, in good English, a hope that they might meet often. When the American was installed at the Countess' side she spoke to the driver in Italian, and they began to move slowly along the ilex avenue, the coachman reining his horses to a walk.

"You speak Italian?" she inquired.

"Oh, not a great deal more than a smattering," he replied airily—a truthful answer, inasmuch as a vocabulary consisting simply of "*quanty costy*" and "*tròppo*" cannot be seriously considered much more than a smattering. Fortunately, she made no test of his linguistic attainment, but returned to her former subject.

"Ah, yes, all the worl' to-day know' the new class of American," she said—"*your* class. Many year' ago we have another class which Europe didn' like. That was when the American was ter-rible! He was the—what is that you call?—Oh, yes; he 'make himself,' you say: that is it. My frien', he was abomin-*able!* He brag'; he talk' through the nose; yes, and he was niggardly, rich as he was! But you, you yo'ng men of the new generation, you are gentlemen of the idleness; you are aristocrats, with polish an' with culture. An' yet you throw your money away—yes, you throw it to poor Europe, as if to a beggar!"

"No, no," he protested with an indulgent laugh which confessed that the truth was really "Yes, yes."

"Your smile betray' you!" she cried triumphantly. "More than jus' bein' guilty of that fault, I am goin' to tell you of others. You are not the ole-time—what is it you say?—Ah, yes, the 'goody-goody.' I have heard my great American frien', Honor-able Chanlair Pedlow, call it the Sonday-school. Is it not? Yes, you are not the Sonday-school yo'ng men, you an' your class!"

"No," he said, bestowing a long glance upon a stout nurse who was sitting on a bench near the drive and attending to twins in a perambulator. "No, we're not exactly dissenting parsons."

"Ah, no!" She shook her head at him prettily. "You are wicked! You are up into all the mischief! Have I not hear what wild sums you risk at your game, that poker? You are famous for it."

"Oh, we play," he admitted with a reckless laugh, "and I suppose we do play rather high."

The Honorable Chandler Pedlow

"High!" she echoed. "*Souzands!* But that is not all. Ha, ha, ha, naughty one! Have I not observe you lookin' at the ladies who drive up and down the Pincio in their bes' dress to be admire' by the yo'ng American while the music play'? Wicked, I have watch' you look at them ——"

"No, no," he interrupted earnestly. "I have not once looked away from you. I *couldn't!*"

Their eyes met, but instantly hers were lowered; the bright smile with which she had been rallying him faded, and there was a pause during which he felt that she had become very grave. When she spoke, it was with a little quaver, and the pathos of her voice was so intense that it evoked a sympathetic catch in his own throat.

"But, my frien', if it should be that I cannot wish you to look so at me, or to speak so to me?"

"I beg your pardon!" he exclaimed, almost incoherently. "I surely didn't mean to hurt your feelings. I wouldn't do anything you'd think ungentlemanly for the world!"

Her eyes lifted again to his with what he had no difficulty in recognizing as a look of perfect trust; but behind that he perceived a darkling sadness.

There was a moment of silence.

"I know it is true," she murmured, her gaze now steady and full upon his face—"I know. But, you see, there are time' when a woman has sorrow—sorrow of one kind—when she mus' be sure that there is only—only rispec' in the hearts of her frien's."

With that the intended revelation was complete, and the young man understood, as clearly as if she had told him in so many words, that she was not a widow and that her husband was the cause of her sorrow. His quickened instinct marvelously divined (or else it was conveyed to him by some intangible method of hers) that the Count de Vaurigard was a very bad case, but that she would not be willing to divorce him.

"I know," he answered, profoundly touched. "I understand."

In silent gratitude she laid her hand for a second upon his sleeve. Then her face brightened, and she said gayly:

"But we shall not talk of *me!* Let us see how we can keep you out of mischief, at leas' for a little while. I know very well what you will do to-night: you will go to Salone Margherita an' sit in a box ——"

"No, indeed, I shall not!"

"Ah, yes, you will!" she laughed. "But, until dinner, let me keep you from wickedness. Come to tea jus' wiz me, not at the hotel, but at the little apartment I have taken, where it is quiet. The music is finish', an' all those pretty girl' are goin' away, you see. I am not selfish if I take you from the Pincio now. You will come?"

III

IT WAS some fair dream that would be gone too soon, he told himself, as they drove rapidly through the twilight streets, down from the Pincio and up the long slope of the Quirinal. They came to a stop in the gray courtyard of a palazzo, and ascended in a sleepy elevator to the fifth floor. Emerging, they encountered a tall man who was turning away from the Countess' door, which he had just closed. The landing was not lighted, and, for a moment, he failed to see the American following Madame de Vaurigard.

"Eow, it's you, is it?" he said informally. "Waitin' a devil of a long time for you. I've gawt a message for you. *He's* comin'. He writes that Cooley ——"

"*Attention!*" she interrupted under her breath, and, stepping forward quickly, touched the bell. "I have brought a frien' of our dear, droll Cooley with me to tea. Monsieur Mellin, you mus' make acquaintance with Monsieur Sneyd. He is English, but we shall forgive him because he is a such ole frien' of mine."

"Ah, yes," said Mellin. "Remember seeing you on the boat, running across the pond."

"Yes, ev coss," responded Mr. Sneyd cordially. "I wawsn't so fawchnit as to meet you, but dyuh eold Cooley's talked ev you often. Heop I sh'll see maw of you hyuh."

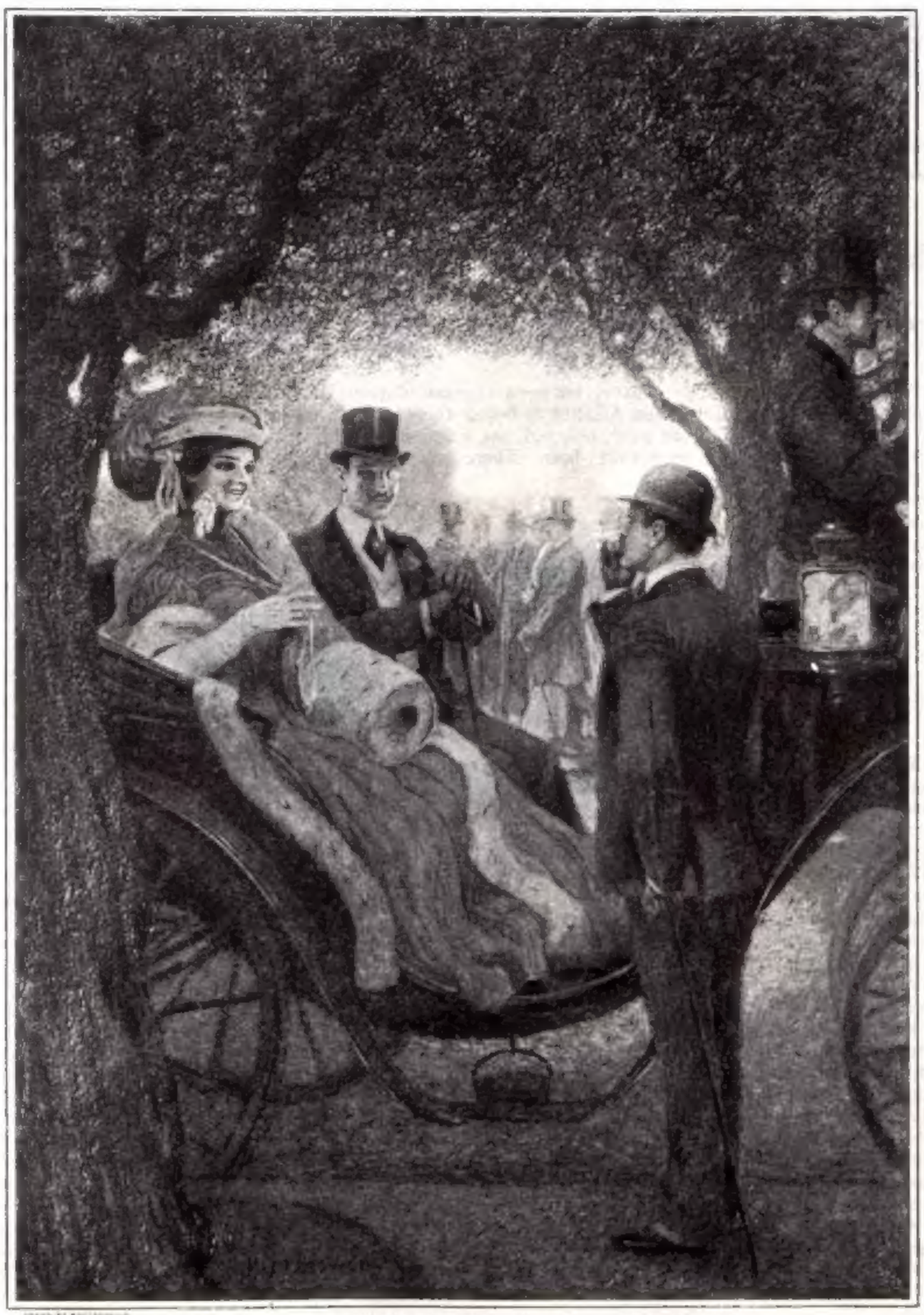
A very trim, very intelligent-looking maid opened the door, and the two men followed Madame de Vaurigard into a square hall, hung with tapestries and lighted by two candles of a Brobdingnagian species Mellin had heretofore seen only in cathedrals. Here Mr. Sneyd paused.

"I weon't be bawthring you," he said. "Just a wad with you, Cantess, and I'm off."

The intelligent-looking maid drew back some heavy curtains leading to a salon beyond the hall, and her mistress smiled brightly at Mellin.

"I shall keep him to jus' his one word," she said, as the young man passed between the curtains.

It was a nobly proportioned room that he entered, so large that, in spite of the amount of old furniture it contained, the first impression it gave was one of spaciousness. Panels of carved and blackened wood lined the walls higher than his head; above them, Spanish leather gleamed, here and there, with flickerings of red and gilt, reflecting dimly a small but brisk wood fire which crackled in a carved stone fireplace. His feet slipped on the floor of polished tiles and wandered from silky rugs to lose themselves in great black bearskins as in unmown sward. He went from the portrait of a "cinquecento" cardinal to a splendid triptych set over a Gothic chest, from a cabinet sheltering a collection of old glass to an Annunciation by an unknown Primitive. He told himself that this was a "room in a book," and became dreamily assured that he was a man in a book. Finally, he stumbled upon something almost grotesquely out of place: a large, new, perfectly-appointed card-table with a sliding top, a smooth, thick, green cover and patent compartments.



"I am so Happy to Fin' Myself in Rome that I Forget *Ever'sing!*"

He halted before this incongruity, regarding it with astonishment. Then a light laugh rippled behind him, and he turned to find Madame de Vaurigard seated in a big, red Venetian chair by the fire.

She wore a black lace dress, almost severe in fashion, which gracefully emphasized her slenderness; and she sat with her knees crossed, the firelight twinkling on the beads of her slipper, on her silken instep, and flashing again from the rings upon the slender fingers she had clasped about her knee.

She had lit a thin, little Russian cigarette.

"You see?" she laughed. "I mus' keep up with the time. I mus' do somesing to hold my frien's about me. Even the ladies like to play now—that breedge w'ich is so tiresome—they play, play, play! And you—you Americans, you refuse to endure us, if we do not let you play. So for my frien's when they come to my house—if they wish it, there is that foolish little table. I fear"—she concluded with a bewitching affectation of sadness—"they prefer that to talkin' wiz me."

"You know that couldn't be so, *Com'tesse,*" he said. "I would rather talk to you than—than ——"

"Ah, yes, you say so, Monsieur!" She looked at him gravely; a little sigh seemed to breathe upon her lips; she leaned forward nearer the fire, her face wistful in the thin, rosy light, and it seemed to him he had never seen anything so beautiful in his life.

He came across to her and sat upon a stool at her feet.

"On my soul," he began huskily, "I swear ——"

She laid her finger on her lips, shaking her head gently; and he was silent, while the intelligent maid—at that moment entering—arranged a tea-table and departed.

"American an' Russian, they are the worse," said the Countess thoughtfully, as she served him with a generous cup, laced with rum, "but the American, he is the bes' to play *wiz.*" Mellin found her irresistible when she said "wiz."

"Why is that?"

"Oh, the Russian play high, yes—but the American"—she laughed delightedly and stretched her arms wide—"*he* make' it all a joke! He is beeg like his beeg country. If he win or lose, *he* don' care! Ah, I mus' tell you of my great American frien', that Honor-able Chanlair Pedlow, who is comin' to Rome. You have heard of Honor-able Chanlair Pedlow in America?"

"I remember hearing that name."

"Ah, I shall make you know him. He is a man of distinction; he did sit in your Chamber of Deputies—what you call it?—yes, your Congrass. He is funny, eccentric—always he roar like a lion—Boum!—but so simple, so good, a man of such fine heart—so lovable!"

"I'll be glad to meet him," said Mellin coldly.

"An', oh, yes, I almos' forget to tell you," she went on, "your frien', that dear Cooley, he is on his way from Monte Carlo in his automobile. I have a note from him to-day."

"Good sort of fellow, little Cooley, in his way," remarked her companion graciously. "Not especially intellectual or that, you know. His father was a manufacturer chap, I believe. I suppose you saw a lot of him in Paris?"

"Eh, I thought he is dead!"

"The father is; I mean, little Cooley."

"Oh, yes," she laughed softly. "We had some gay times, a little party of us. We shall be happy here, too; you will see. I mus' make a little dinner very soon, but not unless you will come. You will?"

"Do you want me very much?"

He placed his empty cup on the table and leaned closer to her, smiling. She did not smile in response; instead, her eyes fell and there was the faintest, pathetic quiver of her lower lip.

"Already you know that," she said in a low voice.

She rose quickly, turned away from him and walked across the room to the curtains which opened upon the hall. One of these she drew back.

"My frien', you mus' go now," she said in the same low voice. "To-morrow I will see you again. Come at four an' you shall drive with me—but not—not more—*now.* Please!"

She stood waiting, not looking at him, but with her head bent and eyes veiled. As he came near she put out a limp hand. He held it for a few seconds of distinctly emotional silence, then strode swiftly into the hall.

She immediately let the curtain fall behind him, and, as he got his hat and coat, he heard her catch her breath sharply with a sound like a little sob.

Dazed with glory, he returned to the hotel. In the lobby he approached the glittering concierge and said firmly:

"What is the Salone Margherita? Can you get me a box there to-night?"

IV

HE CONFESSED to Madame the next afternoon as they drove out the Appian Way. "A fellow must have just a bit of a fling, you know," he said; "and, really, Salone Margherita isn't so tremendously wicked."

(Continued on Page 28)

Where We Go to be Amused

The Boardwalk is the Most Artificial Thing in the World

Atlantic City—The Universal Provider of Pleasures

By SAMUEL G. BLYTHE

ONE sweet young thing came along the Boardwalk in a gorgeous rolling-chair, with a bunch of American Beauty roses sticking out of the window and an eighty-five-dollar Teddy bear beside her, and flanked by adoring youths with their trousers rolled up so far at the bottoms that the brilliancy of their socks and the thinness of their shanks could be observed simultaneously. Another sweet young thing walked behind, close to a husky young person whose socks were not on display and whose hatband was plain black, dipping regularly into a box of salt-water taffy. Both sweet young things were happy.

And that tells the story of Atlantic City. You can get anything you want in that Metropolis of Pleasure. No income is so gross the swelling cannot be taken out of it expeditiously, and no purse so slender it cannot provide enjoyment of some kind. Atlantic City has issued a perpetual challenge to the universe to come and inspect her wares. Satisfaction guaranteed, but no money refunded. Bring any sum you like, and you can spend it all. You want room and board for a dollar a day? Step this way, please. You desire a palatial suite for five hundred a week? Certainly. Show the gentleman to the royal apartments facing the sea. Hungry? There is a frankfurter stand just over there, or you can go in to a fifteen-course dinner here—and be careful not to step on the priceless Sèvres vases that are sprinkled about so lavishly. You think you would like to bathe in a private section of the ocean, and much prefer a silk bathing costume? Easiest thing in the world. And over here the suits are rented for a quarter, which gives you the privilege of all the ocean between the Boardwalk and Spain.

There are more sides to Atlantic City than there are to a successful politician. You can be as secluded as the ancient who occupies the inner niche in the last corridor in the Catacombs, or as public as the man who gives out the transfers at the corner of Thirty-fourth Street and Broadway, in New York. You can pursue any pastime you prefer, from hunting butterflies to being them, and nobody will ask any questions, because nobody will care. Spend your money in a minute or spend it in a month, and it is all the same, so long as you spend it. Atlantic City is not an eleemosynary institution. It is a highly-specialized organization for the purpose of providing pleasure at so much a chunk, the "so much" not to be preceded by the irritating "how much?" if you are the kind of a person Atlantic City likes to see, but always to be regulated by the essential "as much"—as you have. Leave your troubles in your home, and come on in; the water's fine.

The contest between the ondulation Marcel and the ondulation Atlantic is fiercer this season than ever before, and the poor, old, sad, sea waves seem to be losing about one lap in every four. There may be centres of fashion and wealth where the ondulation Marcel has given way to some other triumph of the hairdresser's art, but not in Atlantic City. Down there it is all the rage. No lady can expect to attract even a passing glance unless her hair ondulates according to the prescribed standards. It isn't necessary to look out at the sea to see waves during the crowded hours on the Boardwalk. All one has to do is to stand aside and gaze at the throng, and a wave effect will be observed that makes the sea seem utterly old-fashioned and no-account; for the sea has been ondulating all these years with the same color effects, and here a kaleidoscope would be abashed, especially a kaleidoscope where the primary tints run from almost-red to pretty-nearly blond.

She Doesn't See Why People with Such Figures Want to Deck Themselves Out in That Way

Every seashore resort is predicated on the general theory that it is the place for rest and change. That is eminently true of Atlantic City. You can get rest there—if you like. There is positively no objection to rest. Acres of soft, white sand invite you to repose. If you want to sprawl in the sun or the shade nobody will disturb you. Possibly, some tourist may take you for a figure modeled in sand and throw down a dime to help the modeler "complete my education"—and it seems that most of the modelers must be very hard to educate, for they have been years finishing their courses—but that will be a momentary vexation.

Rest all you like. Inhale the ozone that comes three thousand miles gratefully to your lungs. Fill up on air and soak in the sun. Go ahead. That is what you came for, you know—rest.

Sounds fine, doesn't it? Think of the stuffy office and the wearisome store. Chance here to rest and loaf and forget all about the little troubles of life. Going to take it, too, every one of you. Certainly! But you won't. Sprawl on the sand? Not while the Boardwalk is there. Not while the Boardwalk lures you to gallop up and down, up and down, until your feet feel as big as watermelons and as hot as tamales, and the only comfort you have is the thought that every other pair of feet lamming along that pine parade feels just as big and just as hot as yours. And, at night, the feverish change from the comfortable clothes of the day to the starched torture of the stiff shirt, and from the light, cool dresses to the gown bought especially to rest in—in hotel lobbies—and the exciting hours that are passed watching the new arrivals and wondering where they got enough money to get to the shore.

Being, as has been said, primarily a place for rest and change, the geniuses who purvey pleasure at Atlantic City have thoughtfully given the visitors unlimited opportunities to do exactly what they can do at home. They know human nature. The young man who plays billiards at home can—and does—spend hours at his favorite pastime. The young man who bowls finds bowling-alleys on every hand. The young woman who wants to shop will discover shops of all sorts, and she can change her dresses oftener than she could at home, for she probably has brought a few new ones with her that home has, as yet, never seen. Of course, there is the sea; but the sea is only an incident. While it is perfectly true that very few of our interior towns have the sea adjacent, one can't spend one's time fussing over a sea, a mere ocean. It is complimented as being perfectly grand, and forgotten, and that is about all a sea could expect.

The Boardwalk is the apotheosis of Atlantic City. Other seaside places have built boardwalks, but Atlantic City has The Boardwalk—seven miles of it—and covered, mostly, with eager tourists who let Nature take care of herself, while they look at the other people who are walking, also, and not paying much attention to Nature. It takes the highest kind of artificiality to make Nature a magnet for most of us, and the Boardwalk is the most artificial thing in the world—except some of the people who use it. The procession starts in the morning, early, when the few visitors who are really there for health get out and use it, look at the sea and watch the diggers who mine for clams where, later in the day, the bathers will gather. Along about ten o'clock the chair parade begins, at that time consisting mostly of chairs containing aged persons rolled by dutiful daughters, or sons-in-law, or sons, or wives, or husbands, who do their task and wonder pensively how long it will be before the will can be probated. Then, the bathers appear, and the piers begin to get their patrons, and between eleven and twelve everybody is there. Atlantic City is an American-plan town. By one o'clock everybody is at dinner—some of the hotels call it luncheon, but it is dinner, just the same, to about all the visitors. The walk is

Except Some of the People Who Use It

almost deserted. The shops close and there is not much stirring until three o'clock, when the afternoon dresses blossom. The tide on the walk ebbs at six. Everybody eats. At eight all are out again. The auctions are in full blast. The rolling-chairs are rumbling in one unbroken line from Chelsea to the Inlet, almost, and back again. The bands play on the piers. The roller-skaters attract attention by grace, or lack of it, and it is noisy and gay, and everybody is breathless from trying so hard to rest. The lights go out at midnight. The rathskellers begin to fill. At two o'clock almost everybody is in bed, and the sea gets a chance to boom a little with some possibility of making itself heard.

It is reliably reported that people live in Atlantic City—actually live there—all the year around. The Census Department gives the place a respectable figure, and it is certain there is a mayor, and all that sort of municipal machinery. Still, the casual visitor would never find this out, for every place that isn't a hotel seems to be a boarding-house, and every boarding-house is a hotel, unless it is a cottage, and every cottage has a grand name. Where the residents keep themselves over night is a problem nobody has time to work out. Of course, somebody has to live there. It is necessary to look after all these tourists and visitors and pleasure-seekers, and extract their money as painlessly as possible. Still, living there all the time must have its drawbacks. It must be like living in the middle of a three-ringed circus.

The hotels play the whole gamut of expenditure, from the big million—or is it trillion?—dollar double-jointed ones to the little ones on the side streets, and the littler the hotel the more aristocratic its name. There are not many hotels in the place with American names, except when the names happen to be the names of the Americans who built them. They have ransacked England and France for titles, leaning largely toward the estates of the nobility, and the list of them sounds like a catalogue of palaces and seats of dukes and earls, with here and there a marquis and a baronet. English names are preferred. They have looted that country for titles for their hostelries. If somebody will dig up a highfalutin name from back of Bury St. Edmunds or Stoke Pogis and take it to Atlantic City, he will be able to dispose of it at a profit. Pretty soon, unless more names are obtainable, they will be obliged to begin naming their hotels with American names, which will be deplorable. Who would want to stop at a place named for an American, when he can go, just as well, to a hotel that has a crest on its notepaper and is called after the estate of a prince?

It wasn't so long ago that the hotels in Atlantic City were wooden affairs, the biggest ones run by Quakers, who were strict and Quakerish, but didn't let their friendly feelings get the better of them when they made out their bills. The Quakers are there still, but the past dozen years have brought a great change in the hotels. They build them of brick and stone now, shove them up to dizzy heights and appoint them luxuriously. A stroller on the Boardwalk is confronted with the perpetual problem: Where did they get enough money to build them? After he has figured on that for a time, without finding the answer, he can divert himself still further with the question: Where do the other people get the money to stay in them? However,

Most of the Modelers Must be Very Hard to Educate, for They Have Been Years Finishing Their Courses

they do build them, and the people do stay in them, and they build more of them, and more people stay in them—but, pshaw, there is only one Atlantic City! So why cast up?

There are hotels where you are looked upon as an intruder and not acquainted with the best social usages of Sewickley or Chevy Chase if you appear after six o'clock without evening clothes; and hotels where, if you do wear your evening clothes, the guests think you are a waiter. The lobbies of some of them have so many mahogany chairs in them that they look like showrooms of furniture stores, and the lobbies of others are furnished, mainly, with a water-cooler and a couple of bell-boys. You can get as much luxury as you crave. It is graded to an exact scale. If you feel the need of salt-water baths in the morning, that will cost you so much extra; but, if you can get along with fresh water, you will be favored with a slight reduction. The old system of shoving guests into four-by-six coffins, where it was necessary to climb over the footboard of the bed to get into the room, prevails only on the side streets. If you go to a hotel that gives you a view of the sea through a window, the sea appears in the bill, although you do not know exactly where. If you want to sit in a mahogany easy-chair in a lobby and look at two hundred other people who are vacuously sitting in mahogany chairs in the same lobby, that is a privilege that is tangibly represented in the week's toll, although it may be intangible when you cast your eye over the items.

You go to Atlantic City for your health—perhaps. The hotel people are not there for theirs. It is an equitable arrangement. You do not have to stop in a palace if you do not desire to. You can stop at a cottage down by the railroad tracks if you prefer. The fact is that most people go to Atlantic City because the hotels are there—the big ones. They are such fine places to see life and enjoy it. Why, papa saves his salary for three months and mamma frets and fusses and fumes with the dressmaker from April to the middle of July, and then there is the glorious splash at an ocean-front hotel, where papa buys a twenty-five-cent cigar and struts in his Tuxedo, and mamma hurries in at three o'clock, so she can be all hooked up and ready to come down in the elevator at six and walk a hundred feet into the dining-room and show that gown. Mamma isn't comfortable; nor is papa. There is that haunting fear that, perhaps, papa should have bought a spike-tailed coat instead of letting the tailor shove off a Tuxedo on him, and mamma is morally certain that that gown on that thin thing, over there, cost more than hers, although, for pity's sake, she doesn't see why people with such figures want to deck themselves out in that way.

All the ocean front of Atlantic City is built for the splashers. The philosophy of the place is that you are here now and may never come again. Therefore, let's attend to you while you are here, for the future is mighty uncertain. Laying aside the amusement enterprises, like the shows, and the merry-go-rounds, and all that sort of thing, the astute persons who are running the shops and the hotels know you are there with a certain amount of legal tender for the purchase of whatever may strike your fancy, whether it is an opulent apartment or a genuine, imported, ancient, hand-made rug. They all strive to please. If you are splashing in your new clothes, and sister is splashing in her princesse gown and her pearl dog-collar, and mother is pretty nifty herself—gray-haired women are so distinguished, don't you think?—especially when they wear those subdued, shimmering things—and papa is splashing, but thinking all the time how much it is per splash, far be it from the Atlantic City people not to afford you a proper

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Looked upon as an Intruder and Not Acquainted with the Best Social Usages of Sewickley or Chevy Chase

SAVING BY A PLAN

PERSONAL FINANCE

By JOHN MAPPELBECK

A THRIFT census was taken among fifty-one salaried men working in a large office. None received less than one thousand dollars a year. Twenty-three had never saved anything, or made an attempt to do so. Thirteen had saved for a time and quit. Fifteen had acquired saving habits and held on. Out of the latter, nine owned their homes, while six possessed securities or other investments apart from the houses they lived in.

What the census-taker wanted to learn most of all, however, was how many of these men kept account of their personal incomes and outgoes. It was found that all the economists who had investments kept books, and also four who had not. The other five savers set aside something for the future without taking steps to learn where the rest of their money went. But among the thirty-six non-savers and ex-savers not one kept personal accounts. This was the point the census man was after.

"I can't get ahead, somehow," is the non-saver's *alibi*. "Yes, I earn good money, but don't see where it all goes."

The reason he doesn't see is usually plain enough—he has never taken the trouble to find out by keeping track of his expenditures six months or a year. If he did, he might learn things that would indicate where the margin that ought to be saved was being frittered away.

It was a clerk, earning fifteen hundred dollars a year, who couldn't imagine where his surplus went. In five years his salary had increased twenty-five per cent. Yet it vanished in expenditures to the last dollar. Struggling to keep out of debt, he economized on the *major* items of outgo—moved into a cheaper apartment, nursed last summer's suit, smoked fewer cigars, cut down amusements.

There is a certain headache rising from a bacteriological disorder known as *toxemia*. Many a sufferer from this malady reduces his tobacco allowance, adopts a vegetable diet and cultivates other physiological virtues, in the hope that leading a better life will exorcise his recurring agony. As a matter of fact, though, a little teamwork by chemist and physician is needed, the former making a delicate test for *indican*, which is a poisonous toxin, and the latter prescribing simple antiseptic treatment.

This clerk's income had *toxemia*.

Cutting down rent, clothes and theatre tickets didn't reach the seat of the disease. But six months' rigorous accounting of personal outgo, to each penny, showed the minute forms of expense that were sapping his margin for saving. It was being squandered in dimes, nickels and even coppers. For one thing, he had the newspaper habit. Three papers each week-day, with three on Sundays, ran to more than twenty dollars a year. Analysis of six months' aggregate of forty-five dollars for carfare showed that about twenty dollars was absolutely necessary, and the rest laziness. The news-stand habit cost him twenty to forty dollars a year in magazines and novels, some of which could be dispensed with, others bought wholesale by subscription, and still others had for nothing at the public library.

Most of his major expenditures were justified because they returned comfort, self-respect, rest, earning power. But the nasty nest of *minor* outgoes had little justification. Ten dollars more for a suit of clothes looked like extravagance, and wasn't. Five cents to ride six blocks didn't look extravagant, but was. Not what he paid the landlord each month, but the change he carried loose—there was the leakage.

In the year after finding out where his surplus went, this clerk saved $150. He began by prescribing an antiseptic treatment. If trifles sapped his substance, these must be penalized. So he doubled the cost of certain articles. A twenty-five-cent novel meant a fifty-cent outlay in change to him, the other quarter going into savings. Newspapers cost five cents apiece, and car rides ten cents. For every dollar spent in loose change he made it a rule to save another dollar.

There are three forms of accounting that can be applied to one's own finances, according to the nature of income and outgo.

Keeping tab on all expenditures for a few months shows up, in the aggregate, many items that may be considered unimportant where no account is kept, and indicates where the knife may be applied. When the economist has analyzed the trifles and eliminated those not worth what they cost, the rest can be purchased out of a definite weekly allowance of change, making it easy to keep books.

Another form of accounting, that of tabulating and analyzing items of income, is even more important to (and, perhaps, as little followed by) the man and woman working on commission instead of salary, or whose earnings come in the shape of fees for tuition, sales of art objects, the rendering of service to a number of clients, as does the public stenographer, etc. Accounting of this character reveals the profitable kinds of income, and the unprofitable—which are usually more important. It shows where to concentrate working energy.

A third sort of personal accounting is still more important than these—the schedule of obligations and debts that one must meet in the future. A year is often none too early to begin preparing to meet some heavy outgoes. Yet many a man who knows what he earns and spends is content to trudge blindly into the future on expenses, giving no thought to an obligation till it is presented as a bill. In such cases the obligation often comes out of the woods like a highwayman.

"We'd Better Go into Newark and Buy a Few Necessaries for the House"

"Bert, if you can come home early Saturday, we'd better go into Newark and buy a few necessaries for the house," said the wife of a magazine editor last spring. They lived in the suburbs.

Bert knew that a rug was needed, and seeds for the garden and curtains and other sundries. On Saturday he set out with the impression that forty dollars he had in his pocket would see him through comfortably. But before they got home that night his forty dollars had vanished, and seventy more had been laid out on the installment plan.

In the same publication office with Bert is a sub-editor earning less salary. But he could never be saddled with an unforeseen debt in that fashion—though he would purchase, too, on as liberal a scale as his chief.

This sub-editor's obligations are tabulated months ahead, and anticipated, and managed, and, in some instances, abolished altogether in so far as they make periodical demands for a considerable sum of money.

Every year, in January, a hundred dollars is needed for life-insurance premiums. This item has been taken out of the emergency class by the purchase of a home bank, into which twenty-five cents is dropped daily through one week, and thirty cents through the next, then twenty-five again, and so on through the year. This takes care of life insurance.

As a cash account shows where the money comes from and goes to, so a schedule of future debts shows critical periods of the year when heavy expenditures must be met. Spring and fall, for example, are seasons that require preparation and skillful financing. Clothing must be purchased then, furniture and furnishings renewed, and, perhaps, the family moved to a new home.

This sub-editor has a definite clothing allowance for each member of the family, and it is payable in two installments. He makes his appropriation for clothes in February and August, however, instead of waiting for spring and autumn. This is done for two reasons—first, to remove those items from his seasons of heavy expenditure, and to profit by sales of clothing in those months. Winter clothes are cheap in February, and summer clothes in August. Fifty per cent. of the clothing worn by a family can be purchased eight months ahead.

She Made Out a Check for Forty Dollars

All his small debts are cleared out of the way in anticipation of spring and fall expenditures. The doctor's bill is asked for, and other accounts of like nature paid; for such small fry among debts have a way of lying hidden until there is an unusual demand for money for other purposes, and then come to light. No credit accounts are permitted if they can be avoided. This sub-editor, going to Newark to buy "a few necessaries," has had them tabulated for weeks, and knows prices and qualities. So his appropriation is not exceeded. He has his eye on a bill weeks before it comes due. He has the summer vacation accurately scheduled, and holiday expenditures, and so his plans are never upset, and he doesn't wind up a season of heavy expenditure with the feeling that the world has somehow swindled him.

Bert, the editor-in-chief, remarked one day that such a system of accounting looked to him very much like crossing a lot of bridges before one got to them. The sub-editor said he thought it was making certain that there was any bridge at all.

Another interesting pair, known as "the two Johns," went to work for the same firm after leaving school, years ago.

John Williams was recognized as a financial man from the first, and soon became accountant. In twenty-five years he has handled millions of other people's money accurately, without loss, and never a dollar of it has stuck to his fingers. He must have got into a habit of regarding all money impersonally, however, for never a dollar of his own has stuck to his fingers, either. At forty-odd he is still accountant, and lives in a rented house.

As for the other youngster, John Morgan, nobody ever thought of him as a financier. His talent was assumed to be administrative, and he rose to the general management. Yet to-day he owns a fine home and a country house, has traveled much abroad, educated four children, and is well-to-do.

"Morgan always had a knack at handling his own money," said the senior partner of this firm. "Williams seemed to look at a dollar of his own from the standpoint of what it would buy. Give him Receipts, and his idea was to make Disbursements balance them—and he always did. With Morgan, a dollar of his own was something to be put to work, like a new boy. Long before he was finding work for our money, he found employment for his own. Some folks imagine that this is an indication of Morgan's executive ability. But I think it's just the other way about—handling his own money helped him to learn administration. If a man learns to finance himself he can handle bigger things—there's no school like it."

This matter of personal finance is considered so important by a large manufacturing corporation in the Middle West that one of the details inquired into when application is made for a position is, "How much have you saved?" From the applicant's ability in handling his own income, his ability in other directions is gauged.

"When a man reaches thirty," says the vice-president of this concern, "and applies for a salaried place with us, and needs an advance for railroad fare or some other aid, we put it down that that man has not been successful. There are some exceptions to this rule. Savings may have been swept away by sickness or death. But exceptions are few."

When a man has saved money, reasons this employer, he has probably worked out a system of financing himself. So his mind is free from debts and money worries, and he can give company business his whole attention. Time and again, it has been found that the best employee, in the long run, is the one who can save the most money. Occasionally the careless genius distances the frugal plodder. But twenty years' experience demonstrates that staying power is better than speed.

On this account, the company has given attention to its employees' personal finances, and helps them manage and save without too much interference or paternalism.

Its force of salesmen, for instance, embraces more than a thousand men, scattered over the whole world. Each man has his territory. Let the

bugbear of an overdue note or a mortgage prey on his mind, and it may mean decrease in his sales.

The company first starts the salesman right. He is assigned to territory on commission. Usually money must be advanced him for expenses, against future earnings. A salesman ordinarily regards such an advance as "easy money," for it comes before it is earned. So the district manager writes him a fatherly letter, emphasizing the fact that advance money isn't as easy as it looks, that it must be paid back in hard hustling, and advises that it be spent more carefully than money already earned.

Soon the salesman is making commissions. But some of his customers may be poor credit risks. A credit balance of earned commissions is therefore held back by the company to cover this chance of loss, and after that, the salesman receives a weekly check for earnings due him. One week this check may be large, and next week small. The company finds it well to counsel its salesmen when the first large check is sent, showing them how to finance their lean weeks from their fat ones.

This system of holding back a credit balance has led many of its men to leave surplus commissions in the company's hands until five hundred to two thousand dollars has accumulated, when it is drawn for safe investment. One of the best men in Western territory has purchased several farms with such accumulations of surplus, and to-day puts all his spare money into hogs. It is said, jestingly, that a hog is now his unit in reckoning all values.

"Thrift proverbs seldom help a man save," adds this vice-president. "They're not specific enough. But I often sit down and figure with one of our men on the percentage of earnings he ought to put aside, and show him how to save it. That is really helpful. When an employee has a little money ahead, his mind is easy. He is not afraid that 'something may happen.' When he is afraid of *that*, it interferes with his earning capacity, for worry destroys his mental poise. A man can't be plagued by money troubles and keep his brain and body fit."

The best return from savings and carefully managed income is, not the money accumulated, nor the interest it earns, but—peace of mind. The thrifty all say that.

The man who finances himself and builds up a surplus is free from worry in his work. And he is also in position to take certain advantages of the market in selling his services, getting more for them from year to year, and making them worth more.

Thousands of salaried men might better themselves by leaving their present places, finding employment with a more progressive and liberal concern in the same line of business, or taking up another kind of work altogether. Few men do, however. They cannot finance the transfer. They cannot afford to strike work for a month for the purpose of looking the world over from the outside. Others are plodding at the first thing that came to hand, and, if thrown out of a place to-morrow, would again have to grab the first thing offered. They could not afford to wait for a congenial position, or hold off for their price.

If the average non-saver finds it difficult to finance himself from his present place to one paying a better salary, what can he hope to do in that more difficult manœuvre of stepping into another job yielding perhaps only half as much salary? Many a start toward success has been made in this way—by a man, able to finance the change, taking a job that paid less salary but offered broader prospects.

The Clergyman Took Him to a Good Hotel

One night, some years ago, a young clergyman, walking down Broadway, was hailed by a seedy individual who seemed to be half in the gutter. The parson stopped and found that this vagrant was an old schoolmate. He had been the honor man of their class, but drink had put a handicap on a fine mentality. He was winding up a debauch.

The clergyman took him to a good hotel, helped him get clean and sober, fitted him out with decent clothes and pocket-money, and, several days later, went with him to the office of a large life-insurance company to get him a job selling policies. The manager of agencies knew neither of them. But both were men of good presence. The manager became interested in both, and before they left had engaged, not only the honor man, but the parson too.

At that time the latter was earning four thousand dollars, and had a fine charge. It had taken him seven years to rise from a small country church. Experience of life since graduating, added to great energy, had made business very attractive to him. So he gave up his four thousand-dollar pulpit to take an eighteen hundred-dollar job selling life insurance, because he liked the prospect, and also because he could afford it. To-day he is vice-president of an insurance company.

The economist with a surplus can often increase his earning power by abandoning productive effort for a year and taking a college or technical course that will fit him for a better place.

And he can finance a rest when poor health demands it. Any physician will tell of men and women dying in harness because, during a decade or more of steady work at fairly good pay, they have not set aside the two or three hundred dollars that will buy a few months' outdoor life.

One fact overlooked by the man who won't take a little forethought and finance himself is the heavy charges that he must pay others to do it for him. There are plenty of people to undertake this—at a price.

The installment man will carry him at a good rate of interest, if he doesn't look ahead in household matters.

The loan shark will, perhaps, advance him money, with his job as security, if he doesn't provide for sickness and emergencies, charging from thirty-three per cent. on a three-months' loan to 250 per cent. for a year. Or there is the pawnbroker, with his interest charges figured by the month.

Much abuse has been poured out on industrial life insurance companies because they give about five cents' worth of insurance for the dime their agents collect on small policies. But industrial policy-holders separate into two classes—the thrifty and unthrifty, or the man who finances himself and the one who won't. A policy-holder who wants to be his own financier can have insurance as cheaply as the millionaire. If he doesn't do this, then the company has to pay a collector, and it costs about half his premium to keep him insured at all.

Another financier who finds it worth while to give attention to the man who won't finance himself is the get-rich-quick shark. Far more than half the victims of investment swindles, policy games, pool-rooms and bucket shops are those who risk a portion of their earnings from week to week in hope of making a sudden strike. How thousands worry through the world with such a fool's hope as the only outlook ahead was shown some months ago when the police raided a curious gambling scheme in Brooklyn. Boards with seventy-five holes, each containing a sealed number from one to seventy-five, were placed in restaurants and saloons. Patrons drew a number in hope of getting the single one marked "Suit," which called for a cheap suit of clothes. A sum in cents equivalent to the number drawn was paid for each chance. At the office of the promoters of this game only a few suits were found, yet each board brought $28.50.

While savings are small, nothing gives such aid in economy and peace of mind as a checking account in a sound bank or trust company. This is especially true where income is derived from uncertain sources, as in commissions, fees, receipts from a small business, rents, etc. Persons whose income is of this character are usually worried by every obligation as it comes due, from the milk bill to the rent, and often spend marketable time and energy in collections, or attempts to anticipate payments due them. Such income, too, lacking regularity or stability, may be frittered away as it trickles in.

A checking account conserves it, provided all receipts are deposited and all outgoes paid by check. The depositor carries around little ready money, and thus cuts off many trifling expenses. But the chief value of such an account is, that it reduces a multitude of obligations and worries to only one—that of keeping a balance in bank.

Of course, it is easy to misuse a checking account. Many depositors make it merely another aid to extravagance, like a certain salaried man who banks his weekly check and draws on it to pay bills. His balance is noted only on exceptional occasions:

"Some month, when all the dratted bills are paid," he complains, "along comes something we want to do, don't

"How Long Have You Been Selling This?"

yer know? Wife wants a necklace, or doosid nice people ask us to take a trip with them, and all that sort of thing. So we look at the bank balance to see if we can do it. And we find we can. And, begad, we *do it!*"

It took a woman to beat *him*—a little public stenographer, whose fees fluctuated between three and fifteen dollars a week, with a tendency to keep near the "low peak," as engineers say.

Much of her money came in small checks, difficult to cash. So she put fifty cents and a dollar away each week in a savings bank until she had sixty dollars. Then she found an uptown bank that would open a checking account for a hundred dollars. Then she borrowed forty dollars for a day, and deposited it with her sixty to open an account. And then, as soon as she had her check-book she made out a check for forty dollars, paying back the loan, leaving her own sixty on deposit. A hundred dollars is the minimum initial deposit accepted by most metropolitan banks. Outside the few largest cities, however, there are banks that open a checking account on fifty dollars, or even twenty-five.

Personal finance also means shrewd purchasing. So few persons really get the worth of their money, or know the lowest price. One Friday night a banker hurried up to a ticket-window in the Grand Central Station and said: "Give me a round trip," naming a station in the Adirondacks where he has a summer home. For six summers he had been buying a regular-trip ticket to that station each week, paying fifteen dollars therefor. "What do you want—regular or special?" asked the ticket man. The banker had never heard of any special ticket. But there was one, good until Monday night, sold for ten dollars. He had always come back Sunday night, and could have used this ticket. "How long have you been selling this?" he asked, aghast. "Is it something new?" "No," replied the official, "it has been on sale about ten years."

The average man, worried by the discovery that he isn't getting ahead, is fairly certain to tackle the problem on the most obvious side by cutting down his expenses. Cutting down expenses, however, doesn't always result in saving. Trifles and luxuries probably need cutting instead, in which case personal accounting is the first step. Or, perhaps, a new scheme of living is necessary, as was the case with four unmarried bank clerks in New York, who did some investigating and calculating, and then abandoned furnished rooms and leased a small apartment, where they lived not only more cheaply, but with infinitely greater comfort. In other words, they looked about the market and learned how to buy. Or again, hundreds of men are so situated that the best way of getting ahead is to earn more money.

Saving for the man who earns wages often means self-denial. His income is smaller than a salaried man's, and he takes more chances of being out of employment. Saving for the salaried man, however, may mean nothing more drastic than skimming the cream off his earnings. If he puts himself through a financial inquiry as thorough as that of Mr. Hughes into life insurance methods, and inspired by the same question, "What do you do with the income—where does it go?" the revelations of personal waste and mismanagement may be as startling.

If thrift means anything at all, it means good management. The best personal economist draws up a budget of income and outgo, like a government. He levies taxes on himself, and makes laws for his own government, and doesn't forget to provide fines for infractions, if he breaks one of his own laws.

Editor's Note—This is the third of Mr. Mappelbeck's papers on Methods of Saving.

Where Did You Get It?

WHEN "Eddie" Hood, who represents the Associated Press at the State Department, was younger than he is now he was assigned to get an interview from Richard Croker, then boss of Tammany Hall.

Just as Hood arrived at the house where Croker was staying the door opened and Croker and Murphy came down the steps. The inquiries as to the sources of Croker's wealth were then most fervent.

"Mr. Croker?" inquired Hood.

"Yes," growled Croker. "What do you want?"

"I want to ask you some questions."

Croker scowled. "What questions?" he rumbled.

Hood couldn't think of his questions, so he blurted out: "Where did you get it?" and dashed down the street.

The Impossible Mr. Gurley

Some Pinwheel Emotions and a Setpiece Finish

By GELETT BURGESS

As if She were Actually Ashamed of Being Found There

I

BERNICE, in a lace *liseuse*, her hair down, her little triangular face peeping from a frame of brown tresses, leaned over her dressing-table and arranged the six tintypes upon the cloth. Then, with an elbow on the table, and her chin in her palm, she studied the exhibit. A flickering smile and a scornful frown fought for the possession of her countenance.

Really, it was too absurd! Who was he? Why had he had himself photographed so often? And why, in Heaven's name, had he sent the pictures to *her?*

When she received the first one, she had been merely amused. There was no note inclosed, there was nothing written on the pink paper frame by which to explain its meaning. She had decided, after a causal inspection, that it had come to her by mistake. It was years since she had seen a tintype, and it had a middle-class quaintness. It was of a young man with a sensational waistcoat. He was indubitably good-looking, with a clean-cut face, humorous mouth, a square chin and whimsically arched eyebrows. Even in his conventional photographic pose, one hand on the back of a decorative chair, the other jauntily set on his waist, he had an assurance that made her smile. She had stuck the picture in the frame of her mirror and inspected it occasionally with amused curiosity.

The second tintype came a week later. It showed the same person in a different pose and a new costume. He sat, this time, reading a book. The young man had a personality which asserted itself despite the banality of the pose and the scene-painted background. She began to wonder about him.

At the arrival of the third Bernice was mystified. She could no longer explain it as an accident. The thing was evidently premeditated; it meant something. And yet the young man was obviously so impossible, according to her standards, and the fact of his sending these pictures so extraordinary, that she could hardly take the affair seriously. It was probably, she thought, some stupid practical joke.

When the fourth one came, she was annoyed. The jest was becoming too elaborate. It was like one of those insufferable riddles—"Why is a mouse when it spins?"—that some persons consider funny. It exasperated her with its inconsequence.

The fifth picture made her positively angry. There was something so complacent about this young man's persistence that she longed to answer his impertinence with a sarcastic protest. But, unless she made a complaint, and invoked some authority, she could not defend herself against his audacity. It was hardly worth that. But she grew uncomfortable about it—it was like a pebble in her shoe; she was conscious all the time of a feeling of resentment.

The sixth picture had just arrived. It had come, like all the others, on a Monday morning, addressed in typewriting, without a message. Once having felt it, stiff and metallic, her curiosity had forbidden her to follow her desire to toss it aside unopened. She *had* to see what was in the envelope. So here again, on his sixth visit, was the same confident, good-natured young man. He stood, this time with his hands in his pockets, looking her straight in the face—a way he had—it was characteristic of his impudence—and his hat and stick were artlessly disposed upon a small, spindly table beside him. She now inspected the series carefully, for, in spite of herself, his persistence had aroused something stronger than curiosity. He had appeared in six different changes of raiment, each one, she noticed disdainfully, a little wrong. Her lip curled at his florid taste—the cuffs pulled down to show two inches of white, the corner of his handkerchief sticking out of the upper coat pocket, the conspicuous watch-chain, the *naïf* exposure of fancy hose. Such solecisms, however, could not blind her to the fact that the young man, whoever he was, was handsome and had spirit.

She swept the whole collection into her bureau drawer, and, once they were out of sight, her anger returned. Something must be done about the matter. It would not do for it to be going on indefinitely. She had said nothing about it, so far, to her uncle, with whom she lived, for she was used to keeping her own affairs to herself. But, if Mr. What's-His-Name with the plaid hose thought he could scrape an acquaintance with her in this way, she would show him his place! Her chin tilted, her aristocratic lips curled, her pretty eyebrows went up at the thought. Then, on a sudden impulse, she got the tintypes out again and looked them over. Yes, he *was* good-looking. She caught herself smiling.

Miss Bernice Follansbee, during her excursions down town, kept, usually, to the shopping quarter about Twenty-third Street. Sixth Avenue, and especially that portion near Fourteenth Street, was Terra Incognita to her. Why, therefore, did she, next day, dismiss her carriage and walk southward toward that humble quarter? She bit her lip when she asked herself the question, and answered it with an interesting fiction concerning a second-hand bookshop But she passed the bookshop without entering, and, walking slowly, one might fancy guiltily (as she surprised her own reflection in the mirrors of shoe-stores), she noted the numbers on the doors. These she compared with that, printed with a rubber stamp, upon the pink paper frame of the impossible tintype.

She came, finally, to one of those show-cases wherein such portraits are exposed to view, and drew up to the shelter of the hallway and looked at an inner exhibition of tintypes—"Twenty-five Cents for Four."

There was the usual assortment of portraits—brides, standing, with their right hands upon the shoulders of grooms, sitting—a little girl in a swing—a young man pretending to navigate a pasteboard boat with a maiden in the stern—two jocose youths with derby hats tilted on their heads, and cigars in their mouths—a simpering girl at an impracticable table holding a flower, and exposing a bare and skinny arm—and there, in the northeast corner, who but her own mysterious admirer, in full evening-dress, smiling, cocksure of himself, a silk hat in his hand, a pink in his buttonhole? It was a new pose—she knew, with a little shiver of excitement, that next Monday morning she would receive it in the typewritten envelope. The sight of it fascinated her. It was like looking into the future. It was positively alarming. She looked with a sudden impulse over her shoulder, as if she were actually ashamed of being found there, and it seemed to her aroused imagination that some one was approaching who was scrutinizing her curiously. She walked hurriedly away, and, chancing to meet a questing hansom, hailed it, got in and drove home.

On Friday she left New York to pass a week-end in the country. The party was smart, clever, congenial—congenial, that is, to the Miss Follansbee who had, hitherto, been its most popular member. Something, this time, seemed to have depressed her. The men appeared duller, the women sillier than ever before. Miss Follansbee was bored. It was as if she were continually expecting something which never would and never could happen. She eyed the men patronizingly—they were insufferably correct; she knew what each one would say before he said it. She observed the women carefully as well—not one of them but was satisfied with her petty conquests.

On Sunday afternoon Bernice suddenly decided to return home. She had expected to stay over till Monday noon, but she found that she had already had enough of the company—she persuaded herself that her uncle would need her—she suffered, too, from a slight headache—and, besides, she wanted to be in New York when the first mail came in on Monday morning.

On Monday the customary offering came, and, as she had expected, it was the youth in full social regalia. But there was, at last, a new development. Upon the pink page opposite the picture was a name written in pencil. "James J. Gurley, 11 Charles Street, N. Y. C."

She felt a sense of relief that now, at last, she had something tangible to go on. Her thoughts drifted this way and that in search of revenge. She might notify the post-office of her persecution, she might employ a private detective, she might inform her uncle. She went over these methods and dismissed them, one after the other No, she would deal with the affair herself, if possible. She would, first of all, call for an explanation. She sat down immediately at her secretary and wrote a note:

> Miss Follansbee desires to inform Mr. James J. Gurley that his weekly offering of a picture of himself is a favor that does not particularly appeal to her sense of humor, and, as she finds such attentions obnoxious, she respectfully requests him to desist, trusting that he will not compel her to take more unpleasant steps to prevent a persecution that is as ridiculous as it is inexcusable.

She read it over with a glow of pleasure. It was a distinct relief to her mind to express her scorn at last. She posted the note herself, to the address he had given, and awaited the answer with some impatience. When, the next day, it did not appear she was distinctly disappointed. On the third day she was indignant; on the fourth, furious. Her answer did not, in fact, come till the next Monday, when it appeared in company with a new presentment of the impossible Mr. Gurley, who, this time, was arrayed in tennis flannels and displayed a racket. He was actually reading her letter! The envelope was so held that there could be no possible mistake about it.

As He had Threatened, He Took a Seat upon the Doorstep, Where He Waited in Patience

His note was, she had to confess, well written. There were no flourishes, the capitals were all simple in form, expressive of considerable artistic taste, the words were connected three or four in a string, as by one who thinks quickly and logically.

But oh! the letter itself! She read it with a beating heart, a fine flush of indignation mantling her cheeks

My dear Miss Follansbee

My only excuse for having inflicted those pictures upon you is that I am going to marry you on the eighteenth of next March, and I thought that it was about time we were getting acquainted, in anticipation of that event. It's always well to begin gradually—so I wanted you to get used to me. We have, so far, been comparative strangers, but I hope soon to remedy that

Yours always,
JAMES J [illegible]

"My Only Excuse for Having Inflicted Those Pictures upon You is that I am Going to Marry You on the Eighteenth of Next March"

She sat, stupefied at this impertinence, holding the letter in her hand, reading it over and over. Then she burst into a peal of laughter, following the explosion by a burst of tears. She felt shaken, frightened, shocked, paralyzed, inspired, all at once. She went about her room, looked in the glass, took out all his pictures, reread the letter, then threw herself upon her bed to think it over for an hour. At the end of this time she arose, washed her face, did her hair elaborately, dressed, and went outdoors to walk off her excitement

II

TWO weeks later, Miss Follansbee, on her way home, dropped into the tea-room at Sherry's. The place was almost deserted when she entered, and she took a seat where she could watch the door. One group after another came in; some bowed to her, but she was left alone with her orange pekoe, her tea-cakes and her confiture. Of a sudden she sat up erect and stared. If there wasn't that impossible Mr. Gurley, irreproachable in frock coat and silk hat, who was it? She hardly dared to look twice as he strolled in, looked about, apparently noted her, and then came over to the next table. She began to tremble like a bird charmed by a serpent.

He sat down, however, without sign of recognition, drew off his pearl-colored gloves, scanned the *menu*, gave his order, and looked casually about in every direction but hers. Her heart fluttering—whether it was indignation, alarm or desire she could not tell—she went on with her refreshment, not daring again to look over at him. But more and more her anger triumphed. Now was the time, perhaps, to have it out with him, extinguish his preposterous conceit, set him in his place, dismiss him and free herself from his ridiculous pursuit. She had a curiosity, too, to find out what he would be like, to get his point of view, to know why he had singled her out, to hear the sound of his voice and judge, at close range, of his culture. Revolving such thoughts she spent ten minutes in reflection, never giving him more than her pretty profile, and then, making up her mind with an eager, desperate resolve, she extracted a card from her case and wrote upon it the following:

Miss Follansbee requests the pleasure of Mr. Gurley's presence at her table for a few moments. It occurs to her that a little plain talk, touching the matters between them, might set many things right.

Calling a waiter she gave him whispered directions as to its disposal. She watched him walk with it to Mr. Gurley's table. She watched Mr. Gurley read it. Then, unable to meet his eyes, she bent her own on her plate, trembling.

When, after an unconscionable time, she ventured, impelled by a feeling of pique and a devouring curiosity, to look up, Mr. Gurley had left the restaurant.

Bernice turned crimson. She could not believe her eyes. It was impossible! She hated herself for having given him the opportunity to mortify her so. She knew him now for a cad. Her anger knew no bounds. She left the restaurant shortly after; went directly home; bundled all the tintypes into a single package and, calling a messenger, sent them, without a word, to Number 11 Charles Street.

For three weeks after that nothing happened. Any expectation she had had of a retort was disappointed. She attempted, unsuccessfully, to forget all about Mr. Gurley, but her mind ran back again and again to the episode at Sherry's, endeavoring to explain it in some satisfactory way. He was simply playing with her, she decided. It served her well for ever noticing him at all. There was now nothing for her to do. No tintypes came, and she had positively nothing of which to complain. She had sent back all the evidence in the case and still she thought of him He kept her awake at night, he disturbed her affairs by day. It maddened her

Her sight of him had, moreover, added to the spell he had succeeded in putting on her. It was not alone that he affected this ridiculous mystery; his personal manner, while not quite that of gentlemen of her own class, had a distinct charm He had a spirit like the men of the West—he might indeed have been a new Lochinvar, ready, at a moment's notice, to carry off his prize by force. It gave her a fearful pleasure to think of it, even while she was exasperated by the eccentricities of his attack

A fortnight later, going out to supper after a theatre party, she found herself in a buzzing roomful, at a table with six. She had almost succeeded in forgetting Mr. Gurley, and the company that night was pleasant. The place swarmed with waiters and guests, the music ran rampant, diamonds glistened, electric lights glowed, New York life was at high tide and surged about her

Then, as she was at her gayest, leaning to her chaperon in a conversation that brightened her color and her eyes, she saw coming toward her that impossible Mr. Gurley, in Inverness cape, jaunty, *insouciant*, smiling with his customary confidence! She paused in her talk, unconsciously, waiting for him to pass, her eyes blazing

To her astonishment and alarm, he came directly up to her and held out his hand easily, compelling a welcome.

"Good-evening, Miss Follansbee," he said. "It was awfully good of you to let me know that you might be here! How d'you do?"

There was no time for her to reflect, no way to throw him off before this crowd. She had no mind for a scene; there was nothing for it but to make the best of the situation. Yet, if a single glance could have slain him, he would have had his death-wound then.

"Why, how lovely! I'm *so* glad to see you, Mr. Gurley! Where *have* you been all this time? I've been looking for you *so* long! Really, I'm quite offended at you!" She cooed out the words, smiling gayly, while her eyes darted fire.

He lingered beside her and looked the company over without embarrassment, with an easy scrutiny that was not too curious. He was surprisingly *au fait*. He was almost elegant, distinguished

"Oh, I've been away, you know—out of town. It's good to be back. You're looking lovely, as usual. But I won't keep you—I only wanted to say 'how d'you do?'"

He said it with such an air that the man beside her got up. He was a jovial sort, and was ready for anything in the way of good-nature

"Have a chair, won't you?"

Bernice bit her lip. But she introduced the man to her chaperon and Mr. Gurley was presented then to the others. He took a seat just far enough away from Miss Follansbee to prevent any confidential talk, and addressed himself with considerable spirit to the company. To Bernice's despair they accepted him without apparent suspicion, and made him welcome. She had to sit with him, answer his sallies, permit him to watch her as he spoke, and at the same time choke down her indignation and embarrassment.

Gurley played up admirably. Who was he, then, who could be so audacious, so unconventional, so impertinent, and at the same time appear so personable? There was a novelty about it that excited her. She almost feared him.

He was wearing a dinner jacket and carried a crush opera hat. The queer part of it, to her, was that, somehow, such errors of style didn't seem to matter. There was no look on the men's faces to show that they thought him even "a bit of a bounder." He caught them, as well as the two women, with that confident smile, with the assurance of his nicked chin—he positively had charmed them all. Pretty soon they would, no doubt, be asking, "Who in the world is this Gurley? Wherever did you find him?" She had to prepare for that. It was a relief to her that he seemed able to swing the situation. She couldn't help admiring him for it. Casanova himself couldn't have done it better.

What illimitable assurance he had! Even now he was making capital out of his audacity by quoting the limerick:

There was a young man so benighted
He didn't know when he was slighted.
He'd go to a party
And eat just as hearty
As if he was really invited.

Mr. Gurley was a great success. He joked with the men, flattered the chaperon and, with Bernice herself, displayed a knowledge of her habits that surprised her, mentioning this and that person whom she knew, and referring to several entertainments she had lately attended. He left, finally, without giving her a chance for a single surreptitious question, and floated away on a tide of laughter. Bernice answered the well-bred questions that were put to her, and astonished herself by making him out so clever and agreeable. Before she knew it she was eulogizing him. It was, of course, mere self-defense, but the facility with which she did it perplexed her.

Next day came the ring. It was a really beautiful piece of jewelry, specially designed and interestingly original. He had had the supreme effrontry to have engraved inside her initials and his. She gasped at it.

It was time, surely, for something to be done. She began to feel the coils tightening about her. Ridiculous as it all was, she feared that if she let the thing go further she might not be able to stop him at all. Every encounter had left her worsted, and she seemed to have no defense against his amazing campaign. To accept this engagement ring was, naturally, impossible, but it demanded something more than a mere silent return. She decided to see him and have it out for once and all.

Three days later an electric cab bore two women in the direction of Greenwich Village. One of them was dark, vivacious, moving constantly as if some inner excitement refused to cool, and with pink spots burning high up on her little pointed brown face. The other, white-haired, humorous, equable, examined her companion from time to time with a keen, covert look

"Now, remember, Mrs. Fellmeth," Bernice said, "he's the most preposterous bounder you ever saw in your life, and his impudence knows no limit. I never have even been introduced to him, and yet I've simply had to take this heroic measure to guard myself against his absurd persecution. You must do everything in your power to help me squelch him. And, above all, you're not to leave me alone with him for one single instant."

A maid came to the door and, in reply to Bernice's inquiry, said that Mr. Gurley was not at home, but was expected at any moment. Would the ladies wait?

They decided to enter, and were ushered into a large old-style room, well-proportioned and appropriately

"One Hundred and Forty Minutes Precisely. I had Counted on at Least Two Hundred"

furnished with antique furniture. At the back it opened into a little vine-covered balcony that gave upon a green yard. The apartment might have been the *salon* of an aristocratic residence of the early part of the century, which had been left in the back-water of fashion, and allowed to run down at the heels. It was even romantic with its tall mirror, high ceiling, its mahogany, and its quaint marble statues and faded tapestries.

Mrs. Fellmeth, with many exclamations of rapture, darted from engraving to engraving, and Miss Follansbee had to admit that she liked it as well. It reassured her inexplicably—it gave her a new point of view on the impossible Mr. Gurley.

Restlessly walking around the room, she chanced upon a scrap-book on the table. The cover was lettered with the title, "Bernice Follansbee, Her Diary." She fell upon it, without hesitancy or scruple, bore it to a settee and opened its pages.

Upon the first page she encountered her picture, cut, she knew, from a copy of the Illustrated Golf Magazine, which had appeared over a year ago. On the next page began the clippings, every one of which referred in some way to her. There were the society notes from the daily papers, paragraphs from Town Talk, items concerning her uncle, odds and ends of every description, from the list of guests at the last Knickerbocker reception to an account of her own tea in honor of the Countess Fex. Interspersed with these were cuts, every copy of her picture which had appeared in print, and a diagram of the boxes at the Opera with the Follansbee seats marked in red ink.

She was interrupted by the sudden, brisk entrance of Mr. Gurley, who came jovially to her with a smile and an outstretched hand. His vitality seemed to flood the room. He seemed so unaffectedly glad to see her, he accepted her presence so as a matter of course and that of Mrs. Fellmeth with so charming and yet so easy a sense of privilege, that, for the moment, she was thrown off her guard. She realized an instant later, in a sudden fury of rage, that she was treating him as she would any man that she knew. She dropped the hand that she had accepted unconsciously and succeeded in saying, "I brought Mrs. Fellmeth here, as from her I have no secrets."

But he interrupted. "Excuse me a moment. I want to order some tea."

"But I'm not *staying* to tea! I didn't come for that! I want an understanding with you at once." Her voice was staccato with anger.

He paid no attention whatever and left the room, to reappear shortly with a manner he might have had if they had already been together for an hour. He seated himself by Mrs. Fellmeth, and, after a short interval of lively badinage, had drawn from that lady shrugs, smiles, peals of laughter—even a few middle-aged blushes.

Bernice, almost speechless with anger, waited. "Mr. Gurley, I've brought back this ring of yours," she interrupted desperately.

He looked at it without apparent interest. "Oh! too soon, eh? Well, of course, that can wait, but, I thought, you might like to be wearing it. It's a very fair bit of jade, isn't it, Mrs. Fellmeth?"

"I have come here," Miss Follansbee broke in again, signaling frantically to her friend, "to ask you to discontinue, immediately and forever, your absurd and annoying persecution of me."

"I beg pardon," he interrupted, "that tea ought to be brought in. I can't imagine what's the matter with Norah." He rose and went out for a minute, then returned, to hold the door open while the girl brought in the tray.

"Now, which shall it be, Mrs. Fellmeth," he said, "cream and sugar or lemon? What's your choice, Miss Follansbee?"

Bernice waited just long enough to permit the girl to leave. Then, with an exhausted sigh, she exclaimed:

"Will you at least tell me, please, why you have singled me out as the victim of your astonishing impertinence?"

"A sandwich?" he said suavely. "No? You will, Mrs. Fellmeth, of course. A wafer then? Try one, please. They're good, Bernice."

She jumped to her feet, trembling with indignation at his effrontery and familiarity, and, with head erect, walked to the long French windows. They were raised. Seeing him about to follow her she stepped out on the balcony. Mrs. Fellmeth was actually smiling. Bernice felt that she simply could not go through the scene with her for a witness, and yet it was necessary to bring the absurd situation to an end.

In an instant she heard Mr. Gurley's suave voice over her shoulder.

"Of course," he said, "I'll call you Miss Follansbee, if you prefer. It really doesn't matter. It'll be all right after the eighteenth of March, anyway." He dropped something of his whimsical tone and went on more earnestly. "The fact is, my dear, I don't know whether or not a woman can understand the way I feel about you. That's why, as yet, I haven't explained. But every particular type of woman makes an irresistible appeal to some certain type of man. You make that appeal to me, in your face, your figure, your manner, your voice and your whole

(Continued on Page 30)

Health of Employees as an Investment

Making Money by Taking Care of the Human Machine

By Woods Hutchinson, A.M., M.D.

The Salary of the Dentist is Paid Ten Times Over by the Savings in Suits for Damages

THIS is an age which, above all other things, prides itself on being practical. Its first instinctive question about any proposal is: "Will it pay?" Everything must be demonstrated in cold percentages of profit on investment. It does not connote a particularly lofty ethical standard, perhaps, but it is one with which every reformer is bound to reckon. In some lines of advancement its demand is exceedingly hard to comply with, and in them progress is distressingly slow.

In other fields, profit and progress can be shown to go hand in hand, with a weight and vividness of proof convincing to the dullest intellect, even that of the pillar of society. This, fortunately, is one of them.

One of the instinctive mental habits of that interesting and very common type known as "the successful man" is to divide all men into two classes—the practical and the theoretical. In the ultimate sense, this means those who make money, regardless of the means used, and those who don't. For the opinions of the former he has the profoundest respect; for those of the latter an equally profound contempt. Occasionally, much to his surprise, the views of the theorist turn out to be more "practical" than those of the practical man, namely, they will increase his profits. Then they are adopted into his scheme of the universe (without thanks), and cease to be theoretical. Thus is progress accomplished.

Nowhere is this more strikingly true than in the history of the relation of the employer to the health and comfort of the employee. Historically, of course, the original primitive relation of the two classes was that of master, or owner, and slave, or owned. Therefore, it was perfectly obvious to the crude and pitiless logic of the primitive successful man that the less he spent upon the keep and comfort of his employees the more profit he would make out of their labor. And this was the primeval law of the labor market-place, which still runs. However, even before the laborer became a free man the master began to discover his mistake in the slow and painful school of experience—slow, that is, for the master; painful for the laborer. Men, it was discovered, were almost like horses: if well fed and kindly treated you could get more work out of them. So the red law of the market-place has gradually been softened of its ferocity, age after age, until now the theorist, the dreamer, who called himself a humanitarian and would not bow to the absolute inspiration of the sacred formula of success, "Business is business," has been triumphantly vindicated by the logic of events.

No more convincing demonstration of the profitableness of humaneness could be asked than the state of affairs all over the civilized world to-day. For the past forty years the health, comfort and general condition of the laborer have been steadily improved—partly, by the foresightedness of the more intelligent class of employers, whose results have proved an object-lesson to the duller class, and partly, by the grim pressure exercised upon the unwilling through laws born of the increase of popular intelligence and the awakening of the public conscience. Turn where we will, we find the vast majority of the evidence unanimously indorsing the same surprising conclusion—that, although the laborer is getting more for his labor, in every sense of the term, than ever before, the profits of the employer have increased instead of diminished. Only the merest outline of the overwhelming mass of evidence can be given here.

First of all, taking the rate of wages as a rough, but fairly reliable, index of the ability of the laborer to provide himself with the necessaries and the health-giving comforts of life, it is, of course, notorious that all over the world the higher the rate of wages the lower the actual percentage of cost chargeable to labor in the article produced. The United States, which pays the highest wages, has the lowest percentage of labor cost in the goods produced. England, with the next highest wages, charges a higher percentage of the cost of production to labor. Germany, with still lower wages, has a still higher debt to labor in the total cost, and so on down the scale. Underpaid labor is everywhere the dearest, partly because it is unintelligent, but also because it is inefficient from strain and fatigue, subject to large deductions of time on account of illness, is apt to be drunken and dissipated on account of the discomfort in which it lives, and is exceedingly wasteful of material.

Lunch-Rooms, by Increasing the Efficiency of the Employees, Yield a Good Profit

Next, as another rough index, is the length of hours of labor. Here, again, the amount of time which the laborer has at his own disposal furnishes a rough, but reliable, indication of his ability to secure sufficient rest, recreation and general development, and of his balance, resisting power and efficiency. Precisely contrary to what one might expect upon *a priori* grounds, it is now abundantly proved the world over that the shorter the hours of labor the larger percentage of profit to the employer per workman. The hours of labor have been steadily reduced from fourteen and sixteen for agricultural, and ten and twelve for factory, down to eight and nine, and, in every instance, the reduction has resulted in profit to the employer instead of loss. The most striking and spectacular development of the past fifty years has been the growth of colossal fortunes. But it would also be equally true to describe it as an age of increasing wages and decreasing hours of toil for the laborer. Even if we do not regard the two facts as cause and effect, they certainly cannot be said to be in any way incompatible.

These two methods—increasing the wages and reducing the hours of toil—are not only the fairest, but have proved far the most effective means of improving the condition and comfort of the worker. They have also the merit, in his eyes, of having been chiefly won upon the field of battle by his unions and other labor organizations.

There are, however, a number of paternal methods by which both the efficiency and comfort of the laborer and his profitableness to his employer have been increased. Earliest and most common have been the various methods of providing him with reasonably commodious and sanitary dwellings, and gardens, with a good water supply, sewers, bathrooms and other sanitary necessities. The

effect of this, in the main, has been exceedingly good from the point of view of both the laborer and the employer, giving the former conditions under which he can live in such a manner as to retain his own self-respect and bring up his children with a fair, fighting chance in the world. To the employer they have yielded a steadier and more reliable class of labor, and a body of workmen who have a higher degree of daily efficiency than those who are overcrowded, or poisoned by bad water or sewer-gas. They diminish the amount of drunkenness and dissipation by providing rational occupation and intelligent recreation for leisure hours. They diminish the number of accidents, both to machinery and to employees, and, where tactfully managed, inspire a spirit of loyalty to the establishment which is actually worth something in cold cash on the credit side of the ledger.

I may be pardoned, perhaps, for speaking rather positively upon these points; but in the earlier days of my practice many of my patients were workingmen employed in factories, and their families, and the difference between the feeling of the men toward those companies that housed them like cattle and those that treated them as human beings was most perceptible, and repeatedly resulted in benefit to the humane company.

It is true that a number of apparent failures of these commercial Utopias has been reported; but they are small in total percentage, and usually due to the fact that the company either were actually endeavoring so to utilize their control of the model tenements and gardens, which they supplied to their employees, as to put the latter absolutely at their mercy, not only as to wages, but as to the roofs over their heads; or that the men were led to imagine that such was or would be the ultimate aim of the company, and chose the risks of independence in much less healthful and desirable quarters in preference to those of dependence and comparative luxury.

Sometimes the failure has been in part, at least, due to the fact that the workmen, either through lack of intelligence or a natural impatience with what they believed to be an interference with their liberties, rebelled against even the sanitary restrictions and rules which the company rightly enforced. Any one who has been a health officer will readily understand that that kind of revolt is by no means limited to the wage-earning classes. A workingman is naturally and properly exceedingly sensitive about any procedures which he thinks tend to infringe upon his independence and his personal liberty. But, as employers and employees come to recognize both the strength and the justice of each other's cause, and to treat one another through their organizations more as equals and as man to man, these causes of friction will tend to disappear. In fact, they are rapidly disappearing, and, in spite of the pathetic tales told by deeply-grieved capitalists about the ingratitude and unappreciativeness of the laboring classes, the experiment of providing comfortable homes and good sanitary surroundings for the workmen has been a decided success so far.

The Employees Will Remain at Their Posts to the Last Minute

Another interesting field of endeavor has been that of providing proper ventilation for work and factory rooms, proper sanitary accommodations and measures for the comfort of the employees, such as lunch-rooms, rest-rooms and baths. These have been provided partly spontaneously and partly under the pressure of law; but, in the overwhelming majority of instances, with one and the same result, great benefit to both classes involved.

This has been strikingly shown in those occupations in which there is a direct risk to the health of the employees, as, for instance, in lead factories and match factories. In the first of these, careful study by the companies' physicians revealed the unexpected fact that far the greater part of the conveyance of lead into the system of the laborers was not, as had generally been supposed, by inhaling the fumes or dust in the atmosphere. Painters' colic, for instance, was shown to be entirely due to the men eating their lunches with *unwashed hands*, and often actually in the work-room. As soon as lunch-rooms were provided in the factories and in the big paint-shops, with lavatories attached, and employees were strictly forbidden to carry food in any form into the workrooms, and were compelled thoroughly to scrub and wash their hands before eating in the separate rooms provided, attacks of lead poisoning, with its exceedingly serious and often fatal results, which were regarded as a necessary rule in the occupation, became the exception. When the regulation was carried to the extent of cautioning and watching the employees against putting their fingers up to their mouths while at work, or putting objects into their mouths while in the dangerous rooms, lead colic practically disappeared.

"Early at Dawn, Ere Men See Clear, They Stumble into His Terrible Stall"

Similarly, phosphorus poisoning, or the much dreaded "phossy jaw," which decimated the workers in the match factories, while still due to the inhaling of the fumes in the "dipping" stage of the process, was found to be *able to attack only such jaws as contained ulcerated or decaying teeth*. A dentist was appointed, who inspected every workgirl before she was admitted to the factory. At first, all with defective teeth were absolutely excluded, but, later, all that was found to be necessary was properly to treat and heal the teeth and gums, put the tissues of the mouth into good condition and keep them so, and then the worker could be allowed to resume her place. Every match factory now which uses the yellow phosphorus has a dentist in regular attendance for every so many of its employees, and their teeth are inspected and kept in absolutely perfect condition. The salary of the dentist is paid ten times over by the savings in suits for damages and loss of the services of the workers just when they are becoming expert.

Some ten or fifteen years ago a prominent firm of scientific manufacturers, whose name is honored all over the scientific and the philanthropic world, offered a prize for an essay, based upon a study of the best methods of improving the hygiene and protecting the health and safety of laborers in factories. This resulted in some rather unexpected findings. First of all, it was clearly demonstrated that methods like ventilation and lighting of the rooms added so much to the efficiency of the work done and to the lessening of waste through spoiled raw materials as abundantly to pay for themselves. Secondly, that lunch-rooms, rest-rooms and proper sanitary appliances, by increasing the efficiency and improving the morals of the employees, very soon yielded a good profit on the expenses of their installation. Last, and perhaps least expected, that proper provisions for the escape of the employees in the way of broad staircases, abundant exits and easily descended fire-escapes distinctly diminished the risks of damage by fire. How any danger could be diminished simply by providing a way of escape from it certainly appears paradoxical at first sight, but the solution is really very simple. Supposing an explosion to occur, or a fire to start, the employees, knowing that their way of retreat is perfectly clear and safe, will, in the first place, not develop any panic, and, in the second, will remain at their posts to the last minute, fighting the fire. This has been shown in a number of striking instances of the putting out of what would certainly have become a large and serious conflagration by the energetic and courageous action of the employees in the room in which the explosion or blaze occurred.

A similar condition was found to result from the employment of guards and protectors of various sorts upon machines to prevent, so far as might be, the risk of bodily accidents and injury. So long as the employee had to be—so to speak—constantly watching the machine with one eye to see that he didn't lose a finger, and his work with the other, the work naturally suffered, both in amount and quality. When he felt reasonably secure and easy in his mind, he could devote his entire attention to carrying out the work in hand with the highest degree of perfection and dispatch.

Last of all, a study has been made of the incidence of accidents in connection with machinery in the factories. A large number of factories have been put under observation, grouped according to the degree of dangerousness of the work; the number of employees has been taken, the number of accidents in a year, and the precise hours at which these occurred. From this, an ordinary graphic curve has been plotted, showing the number of accidents per thousand employees that occur at each hour of the working day. The results are surprisingly uniform. Starting with the hour of beginning work, from zero, there is a rapid rise for the first half-hour. This, of course, is readily accounted for by the hitches in the starting of the machinery, by the more dangerous manipulations which often have to be carried out to get the raw material properly introduced into the grasp of the machines, and by the condition of the workers at the time. By the end of the first hour the curve has fallen to what might be called its normal level. After two hours it begins to rise, and steadily runs upward from that point to the time of the noon intermission. After the noon hour the curve again gives a short upward rise, due again to the risks of starting the machinery, falls to a level, which, however, is slightly higher than that of the morning, and after a short time, begins to rise again and continues to do so steadily until the six-o'clock whistle blows. In other words, we have, as in the handwriting upon the wall, simply an hourly record of human fatigue and its cost in terms of limb and life. The longer the hours of labor in the factory the higher the percentage of accidents, not merely in the total, but per hour. More significant yet, the earlier in the morning the day's work was begun, the more striking was the initial rise. Men, women and children tumbling into their workstalls in the chill, gray dawn, only half awake — unrested, underfed — upon them the red penalty falls.

Painters' Colic was Shown to be Entirely Due to the Men Eating Their Lunches with Unwashed Hands

Kipling has another of his wonderful flashes into the very heart of things in his last and finest poem, The Sons of Martha, when he sings:

They finger Death at their glove's end when they piece and repiece the living wires;
He rears against the gates they tend; they feed Him hungry behind their fires;
Early at dawn, ere men see clear, they stumble into His terrible stall,
And hale him forth like a haltered steer, and goad and turn him till evenfall.

It pays, oh, richly—not only in money, but in other things which are almost as good—to treat employees like men and women instead of like cattle! But that there should be a creature in human form, calling himself a man, and yet boasting that he must be shown this before he will grant such treatment, is enough to make one ashamed of one's species.

The Lips of Babes

ALTHOUGH Joseph Pulitzer still keeps in active charge of his great newspaper, The New York World, his son, Ralph Pulitzer, has taken over some of the burdens of editorial and business direction.

There is a baby in the Ralph Pulitzer family, a small son, who is the pride of his grandfather as well as of his father. A short time ago there was an editorial conference at the house of Ralph Pulitzer, and John Slaght, one of the star reporters on the World, was called to attend. While waiting to go before the council Slaght sat in the hall of the house, before an open fireplace. The nurse came in with Pulitzer, Third.

"Nurse," said Slaght, "do you want to do something for an ambitious, hard-working and honest young man?"

"Sure," the nurse replied.

"Well," instructed Slaght, "when that baby begins to talk, you teach him to say, first thing: 'Slaght; grand man; great reporter.'"

THE SATURDAY EVENING POST

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GEORGE HORACE LORIMER, EDITOR

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Where the Money Goes

THE statistical method is admirable so long as it is operated along parallel lines. Then you can prove anything by it. The trouble is that its practitioners persist in working it crosswise, so that one proposition, absolutely proved by figures, collides with a counter proposition, also completely established by statistics, and the result is great confusion.

A sociologist has shown that we are on the verge of bankruptcy because we spend six billion dollars a year on criminals and paupers, while the national increase in wealth is only five billion dollars a year. He has the figures, some of them right out of the census; and the situation is actually much more appalling than he pictures it, for it is well known that hard times greatly increase the proportion of both paupers and criminals.

Thus, when we are bankrupt, we shall have to spend eight or nine billion dollars a year on those classes, while the annual increase of wealth will be cut down to only three or four billions, and it is as plain as the nose on your face that, in a very few years, we shall be in a state compared with which mere bankruptcy is the highest imaginable degree of opulence.

Obviously, no optimism short of sheer insanity could face this prospect had not another sociologist most opportunely demonstrated, from the census itself, that labor is steadily absorbing the wealth of the country and now receives $10,340,000,000 a year in wages, while capital receives, in interest, dividends and rents, only $3,534,000,000.

Combining these important statistics with those of the first sociologist, we find that, of the total annual increase of wealth in the country, labor receives two hundred per cent., capital seventy per cent. and criminals and paupers one hundred and twenty per cent. The rest, no doubt, goes to the farmers.

Labor alone receives twice as much wealth per annum as the country produces, and, if it ever proves such a hog as to let a country that treats it so handsomely go broke, we shall believe the worst ever said of it.

Mere Fear of Words

NOBODY, in 1896, declared for gold currency. The Republican platform advocated bimetalism -when other leading commercial nations could be induced to accept it. Both sides were very tender of "the dollar of our fathers" and "the historic money of the Republic." The Republican victory meant gold, nevertheless, and Congress soon, as a matter of course, passed the law making that metal the sole standard of the currency. The dollar of our fathers went its appointed way to join the knee-breeches and stocks of our fathers.

Nobody, in 1908, will declare for Government ownership of railroads. It is very likely, nevertheless, that confessed issues of the campaign will ultimately involve the issue of Government ownership.

Whether the railroads can be regulated by the Government in a manner and to a degree that satisfies the public without so limiting the opportunities for profit that private capital will find the game not worth playing is a question which open-minded but unprophetic students, railroad and lay, do not venture to answer. It cannot be answered until the experiment of regulation is further tried out. Failure of that experiment would mean either drifting back to *laissez-faire*, with the railroads "running their own business to suit themselves," or Government ownership.

Far from our mind is the wish to incite anybody to declare for Government ownership in 1908 or any other year of grace. But we have been reading comments upon Mr. Bryan's recent statement that it would not be an issue next summer, and find some of them sad, addlepated twaddle—as though Government ownership of railroads were not a pure question of expediency, which ought to be discussed in the light of reason and of our own and European experience, but an apparition from the Pit, which honest men ought to join in exorcising by making a violent noise, as well as a mysterious outrage upon the fathers.

The fathers have survived the destruction of their dollar, which -unless memoirs do those worthy men injustice -was surely more precious to them than any railroad policy that they ever dreamed of could possibly be.

A terror of words usually denotes absolute incapacity for thought.

Who Shall Run Public Works?

HAVING extensively investigated municipal ownership of public utilities, the National Civic Federation reaches the following principal conclusions:

Public utilities in which the sanitary motive largely enters should be operated by the public. The success of municipal operation depends upon the existence in the city of a high capacity for government. Franchises to private corporations should be terminable after a fixed period and, meanwhile, subject to purchase at a fair price. Municipalities should have the power to enter upon the field of municipal ownership upon popular vote under reasonable regulations.

Naturally, persons bigotedly prepossessed against municipal ownership will ignore these conclusions and pay exclusive attention to faults of the system which the body of the report points out, while Socialists will find little worth mentioning in the report except what favors their doctrine.

Probably the conclusions about coincide with the sober judgment of the country. To say that a municipal corporation may successfully operate waterworks, but only a quasi-public corporation may successfully operate street cars is to say something ridiculous. Whether the municipal corporation should operate street cars is simply a question of expediency, to be determined in view of the circumstances of the particular case.

That Four-Mule Team

FIVE months have passed since the stock-market collapse. Money has been tight all the time, securities almost unmarketable. Yet business the country over shows no slackening.

That the strain has been so staunchly borne is probably due in some part to the trusts, rail and industrial. It is a tenable theory, held by many, that the huge units which now coördinately handle much of the country's commerce will withstand a shock beneath which many small, unrelated units would bend.

Among a thousand independent concerns, each planning to spend a hundred thousand dollars, many, presumably, would be frightened by untoward money conditions and turn back. The Pennsylvania Railroad and the Steel Trust, each spending a hundred millions on extensions, have not turned back. Their mass and momentum have carried them forward.

The railroad company is tunneling under Hudson River, Manhattan Island and East River. Its work will make life pleasanter for many persons of moderate means, enabling them to live in the country and go quickly and cheaply to and from business in town. Only an immense concern covering an empire could have dreamed of an undertaking so great.

Life is pleasanter to people in the Imperial Valley because the Southern Pacific, gathering resources from half a continent, fought the Colorado River as no small company could have done.

These merely incidental reflections are inspired by news from Texas, whose spirit we vastly admire, but whose determination to break up all large corporations, without discrimination, seems to us mistaken. Generally speaking, it sometimes is better to have a four-mule team working for us than a single mule.

It may be four times as difficult to keep the larger force in the furrow; but often the most helpful energy is that which is directed to that end, rather than merely to disintegrating the team.

The Pace that Insults

AN ACADEMIC person of our acquaintance recently was asked by a friend to call upon the chief of a large corporation, who was about to sail for Norway, and furnish him with certain information concerning that country.

The schoolman obligingly consented. Modestly presenting himself at the business man's office, he was kept waiting in the anteroom fifteen minutes. When he was admitted to the inner office, the man of affairs favored him with a nod, but, without any apology, continued fifteen minutes more in conversation with a subordinate. Finally, dismissing the subordinate, the chief vouchsafed to shake hands with the caller, who was there at his request and solely to oblige him, invited him to be seated and impart his information.

Meanwhile, the academic person had been busy thinking up traveling directions to a region much warmer than Norway, and resolving to favor his friend's friend with them. He did not, however, but courteously told him what he wished to know about Norway. The reason, as the academician explained it, was that this man of affairs actually didn't know he was a goat. Inured by daily habit to set his convenience above courtesy, it never occurred to him that he was behaving like a boor to the man who was trying to do him a favor.

This man of affairs is an extreme example. Yet a theory that the dispatch of business is the highest human obligation, before which all others must give way, is painfully prevalent in big cities and fairly gives the distinctive note to those districts where commercial activity is greatest. Men who would not, in a dining-room, push others out of the way, rush to a table and begin to gorge with both hands, think the same sort of conduct in their offices not only excusable, but a sort of virtue.

The whole gospel of hustle is very much overdone. To rush is not necessarily to develop real efficiency. Quite as often it develops mere aimless commotion, comparable to that of a pup frantically chasing his tail.

Consider the Bones of a Giant

BONES of a giant lizard have been discovered in Wyoming, which is bounded on the south by Colorado, on the west by Idaho and is about a thousand miles northwest of Mississippi. It was of the species of which it was said:

A monstrous eft was of old the Lord and Master of earth,
For him did his high sun flame and his river billowing run.

A notion that the globe existed for any other purpose than to provide him with fodder never for a moment troubled his dreams.

We have heard several comments upon the Haywood verdict, both pro-labor and pro-capital, which make us wish that the commentators would go look at the bones and ponder upon them. Most people view that verdict justly as a triumph of civilization. Haywood was fairly tried, and acquitted because the jury believed that he personally was not answerable to the State of Idaho for the murder of Steunenberg. Those who would have had the law, toilfully built up through ages, hang him because he belonged to an organization which is obnoxious to them, and the others who, because he belonged to the same organization, may have felt that the law should have taken no cognizance of him at all, do not appreciate what they owe either to the past or the future.

Vardaman, in Mississippi, would close the school door to negroes because it costs the whites something to give them such limited educational opportunities as they now have. The descendants of the whites who are debating this proposition will be living in Mississippi side by side with the descendants of the negroes. Will it be a happier place for the whites, two or three generations hence, if the negroes are still further degraded? If they have faults of sloth, ignorance and vice that are an affliction to their white neighbors, what would a white policy to further discourage, benight and embrutalize them argue for the joys of the white neighbors of the future? Vardaman should go look at the bones.

Our Deadly Fun

A THOUGHTFUL Englishman has been studying the phenomena of the celebration of Independence Day in America. He dwells with a kind of consternation upon the yearly returns of dead and wounded, and appears to wonder whether we slay and maim one another in order to appease the manes of those Britons who suffered likewise at our hands so many years ago.

Pioneering holds life cheap. It must blaze the way with its own bones. In the little band at the outpost, to stake one life for a communal gain was common law. By much the same law, lynchings figured in young Western communities.

We are still pioneering. Last winter the whole country was shocked by a ghastly succession of railroad wrecks. Almost nothing has been done to make travel safer. On the other hand, some of the States have eagerly reduced fares —when it is perfectly patent that the effect of such action, unchecked by safety laws, must be to make the railroads stint expenditures and thus to increase the liability of wrecks.

To travel cheaper is a tangible object which inspires enthusiastic action. To travel more safely is, however, merely a kind of theoretic good and, except for occasional spasms, arouses only a mild interest.

The casualties of our national holiday reflect a broad state of the national mind.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Heavyweights

WHEN one is a statesman one may attain eminence in various ways. There is no royal road to it, as the saucy subject remarked to the monarch who desired to grab off his three R's without beating his forehead in the endeavor. Some statesmen get into the papers—which constitutes true eminence—only after years of struggle, after sitting up nights with the Constitution and expounding it so drearily by day that even the official reporters go to sleep; after pulling the Republic off the rocks, time and time again, until the people come to consider them the only reliable Republic-saving tugs we have; after watchdogging the Treasury until they bark automatically every time anybody—except themselves tries to slide through an appropriation that will extract a few dollars from the dingy storehouse in Washington that Leslie M. Shaw thought to beautify, after the Iowa idea, by ornamenting it with green blinds, a cupola and lightning-rods, and from which he went embittered because a stingy Congress would not let him do it.

Some statesmen get repute because they talk all the time, and some get it because they do not talk at all. Some are eminent because they attend to business every minute, and some because they never attend to it in any circumstances. Of the three hundred and eighty-six statesmen and five delegates (to say nothing of that other statesman, the Resident Commissioner from Porto Rico) who make up the House of Representatives, there are, approximately, three hundred and eighty-four who practice distinct methods for acquiring fame. Many of these do it easily. Some of them labor at it so hard that, if the late Mr. Sisyphus could see them, he would think his job was opening letters in a cool office when compared with theirs.

The two who use identical means for their share of the vast eminence of the House, who arrived so easily that they are the envy of all observers among the other statesmen, are the Honorable Cyrus Adams Sulloway, of New Hampshire, and the Honorable Ollie M James, of Kentucky. The mysterious processes of Nature fixed them. They are vast, awe-inspiring, impelling and impressive. Many people speak carelessly of the biggest men in the House, and, at times, instance persons so small they could be drowned in a fountain-pen. The real biggest men in the House are Cyrus A. Sulloway and Ollie M. James. They are tallest, widest, thickest, heaviest.

Take Sulloway. He is six feet and nine inches tall, or nine feet and six inches, or something like that. When he went up to the clouds he did not spindle up, as do so many people who claim to be tall. He went up broadly and substantially. His are not sloping shoulders and his are not attenuated calves, nor is his a flattened chest. His shoulders spread out like the foothills of a Continental Divide, his calves put those on any grand piano to shame, and his chest is full and round.

And there is James! He looms up on the Democratic side like a water-tower on a sandy plain. Nature was lavish with him. He may be as tall as Sulloway, or he may not be. It is hard to get the true perspective when gazing at these majesties. But it matters not. He is as wide as Sulloway, and as thick. "Where is my belt?" he asked one day. The search began. At length the missing strip of leather was found in a trunk. "Why," said one of the searchers, "I thought that was the trunk-strap."

There they are, those two, o'ertopping the puny House even as two gigantic oaks o'ertop the bushes at their roots. Ollie and Cy, bound together by the enduring ties of stature and avoirdupois, but dissimilar as to politics as well can be, for Cy is a Republican from New Hampshire, where to be a Democrat casts reflections on one's moral character, and Ollie is from that part of Kentucky where Republicans are only used to try out the dogs. When they walk down the centre aisle the dome shakes beneath the impact of their tremendous tread, the stained glass rattles in the ceiling, the pictures of former Speakers tremble.

It is a cruel whim of Fate that they are compelled to labor on opposite sides of the chamber, compelled by those stern exigencies of politics that insist there shall be a minority and a majority; for, if they were together, nothing could withstand their combined weight, no bill could fail of passage which had that half a ton of legislative acumen and flesh behind it. As it is, Cy sits on one side and Ollie on the other, and they glower at each other, day after day, seeking means to discomfit one another instead of being joined together in a magnificent battering-ram for the well-being of the Republic. Although born several years after the close of the Civil War, Ollie cherishes in sentimental regard the struggles of the people who would have been his constituents, if he had been living then, and who fought to repel the Yankee hordes who invaded the sunny Southland. Not so with Cy. He labors incessantly, as chairman of the Committee on Invalid Pensions, to provide sustenance, in the shape of pensions, to the survivors of those same Yankee hordes. Their paths are hopelessly apart. Cy and Ollie haven't a chance to get together. How strange are the workings of laws!

Still, they have their uses. Far be it from any person to think both Cy and Ollie do not cut large figures—three hundred pounds each—in the affairs of the House of Representatives. Far be it, too, from any person to think they do not appreciate their gifts. Putting Cy on the scales, what do we find? We find a statesman who realizes his advantages. Gigantic in stature, he resorts to no subterfuges to conceal that preëminence. Instead, he wears a long frock coat every day that adds to his august appearance, and he is always on hand when the guides go through, standing nonchalantly in the doorway of his committee-room, which is near the public elevator, and looking unconcerned in a fine New Hampshire way when the pilot of the tourists says: "That man there is the Honorable Cyrus Adams Sulloway, of New Hampshire. He is the biggest man in the House."

Biggest man in the House! There you have it. Glory enough for any person, I should say. The commanding figure of that unparalleled aggregation of statesmen. Equally impressive, whether observed in the corridors or seen on the floor. Always on view. Never obtrusive. Not given to undue haste in jumping into discussion. Big—that's it—big. Why worry with trifling details when one can add grandeur as Cy does?

Nor is Ollie one whit behind. He, too, plays well his part. In addition to his usual function of giving enough substance to the Democratic minority so it can be seen without the aid of a telescope, Mr. James has well and faithfully served his country in one important particular. He sits near the Human Windmill, Gaines, of Tennessee.

Five or six times a day the Human Windmill rises in his seat and starts over to the Republican side, lusting for blood and prepared to assassinate any luckless Republican on whom his clutches may fall. Five or six times a day he jumps into the arena.

On these occasions the faithful Ollie does his best and greatest work. Interposing his vast bulk between the rambunctious Gaines and the terrified majority, he prevents bloodshed. Standing firmly in the aisle, he allows the impetuous Gaines to surge against his massive back, surge until he falls back exhausted. It matters not that Gaines may hammer against that broad expanse for half-hours at a time. Ollie James is always there, and Gaines has never yet reached the majority. Watchful, James sits, prepared to block the aisles. A veritable human fortress for the majority, he, at the same time, defends and upholds the quiet dignity of the minority. No rampaging Gaines can run amuck—not while James is on the job.

Thus do Ollie and Cy serve their country. The biggest men in the House; indeed, the biggest men in Congress. Admirably utilizing that stature and avoirdupois with which they have been endowed, each plays his part; but—and many a casual observer has voiced this thought—what a pity it is that they are not of the same party! Think of Ollie and Cy, with arms linked, standing for a principle! Massive, majestic, magnificent, all opposition would quail. But that would be too much. The balances must be preserved. We need Cy on one side and Ollie on the other, so the Ship of State may sail on even keel.

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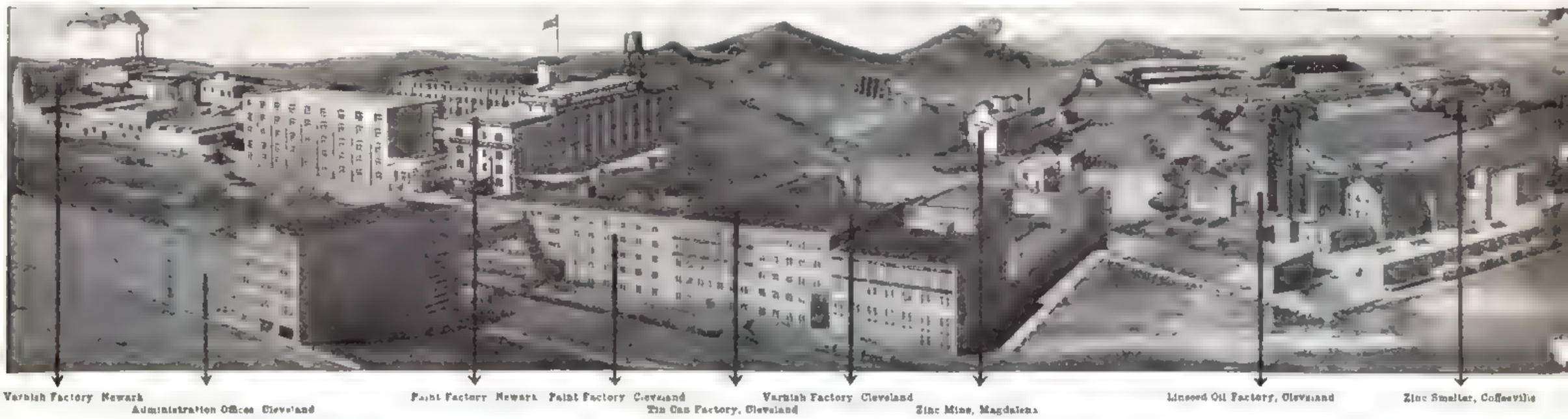
In the groups on these pages, 24 distinctive factories are represented, in plants located in eight cities.



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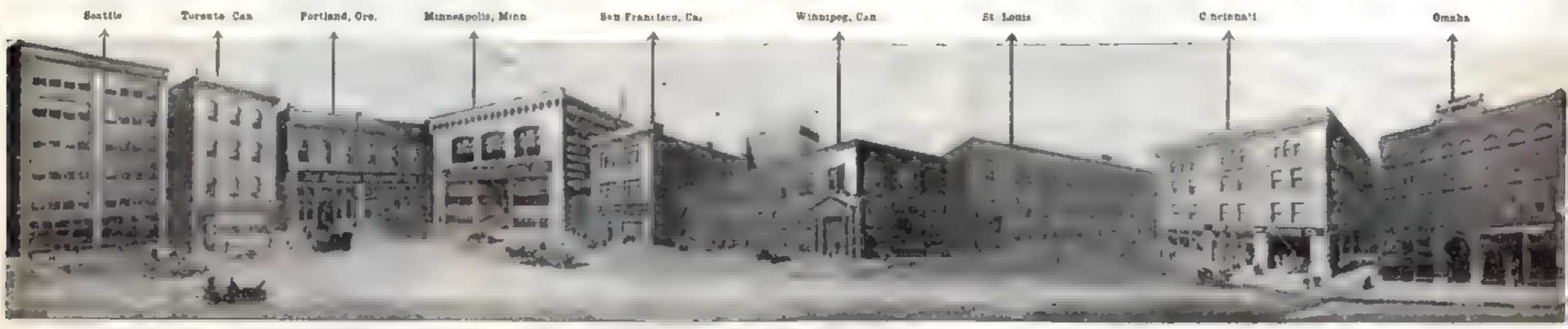

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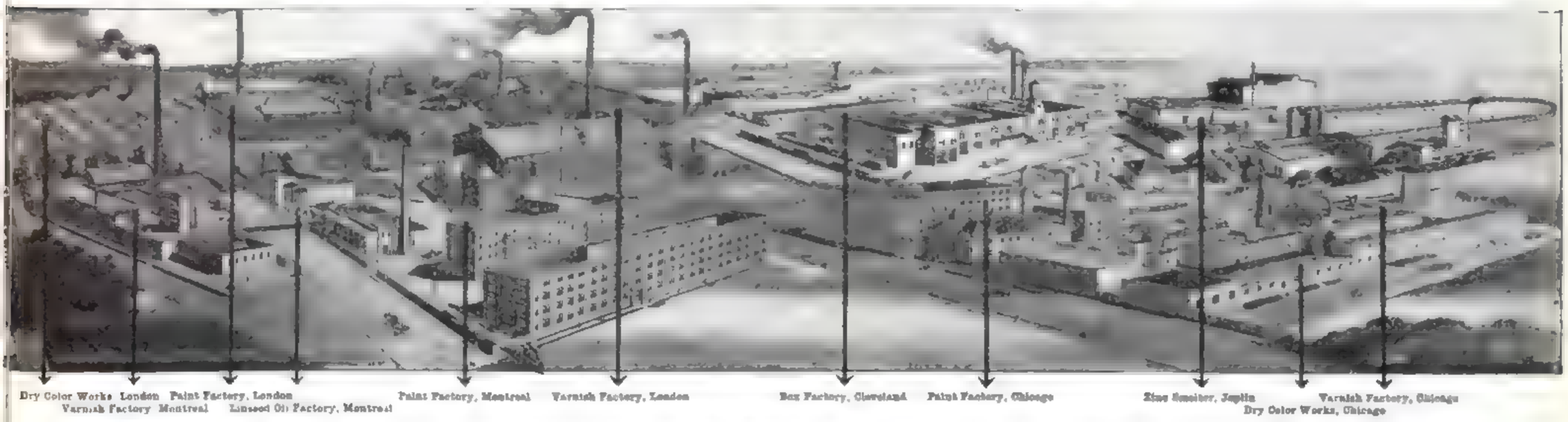

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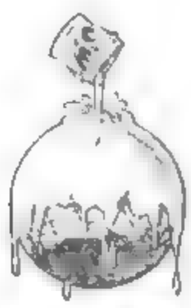

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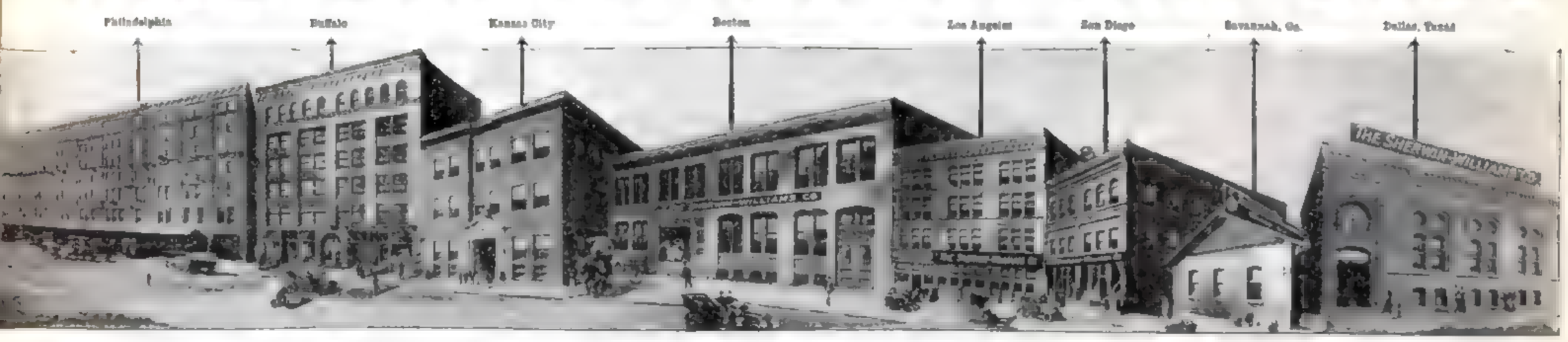

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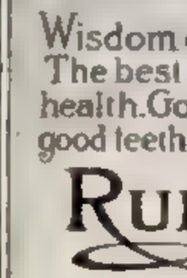

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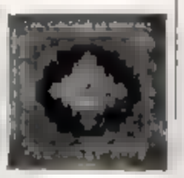

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GUARANTEED STOCKS AS INVESTMENTS

WHILE bonds constitute the bulk of conservative investment, they do not cover the entire field. There are other ways of putting out your money so that it will yield a safe and satisfactory income, the real-estate mortgage, for example, which has already been explained. There is still another investment, however, that, for stability and assured income, ranks second only to the bond. It is commonly known as guaranteed stock.

Most people have come to regard stock with suspicion, for it is commonly associated with speculation, which is just another word for gambling. And, to a certain degree, this popular impression about stock is correct, and stock speculation has caused widespread ruin, disgrace and sorrow. But all stock buying is not for speculative purposes. A sharp line can be drawn between speculation and investment.

When you buy stock outright and for the income that it will yield, you make an investment, which, if properly selected, will yield you a safe and steady return. Some stocks, particularly those of the best-known and best-conducted railroads, have come to be regarded as standard investment stocks. But, at the head of all stocks for investment, stands the guaranteed stock. In some respects this resembles bonds, for it is the kind of security in which income is sacrificed to stability, and this is the sort that the very conservative investor likes to own. The very high premium on guaranteed stock is one of the best evidences of its value on the market. It fluctuates less in price than most other stock, and the holder of it is, therefore, free from worry about shifting market conditions.

What Guaranteed Stock Is

To better understand what guaranteed stock is, it may be well to make an explanation of stock generally. To begin with, a share of stock is an interest in a business, depending for its value on the prosperity of that business. It is unlike a bond, for it is not a mortgage on anything. If the business which it represents is good, it usually pays a dividend; if the business is bad, it frequently happens that no dividend is paid. In this respect it again differs from a bond, because a bond pays a steady and fixed rate of interest.

Fundamentally, there are but two kinds of stock: common and preferred. Common stock has no fixed rate of interest. If earnings warrant it, a dividend is paid. But no dividend is paid on it until the fixed charges, which include the interest on the bonds and the dividend on the preferred stock, are paid. It sometimes happens, however, that common stock is very valuable, in fact more valuable than any other kind. Standard Oil stock is an example of this. The price on it is so high, however, as to take it outside the range of the average investor, and it pays less than seven per cent. at present market prices. Common stock, it might be added, is the stock in which there is the most speculation, for it has large possibilities in the matter of price and earning power.

Preferred stock has a fixed rate of interest. It may be four, five or six per cent. This rate cannot be reduced. As between common and preferred stock, the latter is the kind most available for the average investor.

Guaranteed stock may be either common or preferred. A guaranteed stock is simply a stock whose dividend is guaranteed. This means that the owner of the stock is certain to get the dividends on it. It is often the stock of a smaller railroad that is owned, controlled or operated by a larger railroad. The larger road guarantees the dividend on the stock. If the smaller company, for example, does not earn the established dividend on its stock, the company that guarantees it pays it.

There are many features to commend guaranteed stock. In the first place, if the stock of a smaller company, the issue is not very large. This makes for safety. In the second place, you have practically the double promise of dividend. It frequently happens that, when a smaller railroad is operated or controlled by a larger one, the smaller road maintains the integrity of its organization. It goes ahead and does business as if it were independent, and, among other things, declares and pays its dividends regularly. The dividends are paid out of its earnings. If, however, the earnings do not justify this payment, the big road that controls or operates it must pay them.

Features of the Stock

Another important feature of guaranteed stock is that it is usually the stock of a road that is absolutely essential to the guaranteeing road. For example, one of the best known guaranteed stocks is the Morris and Essex Railroad. This is a very small road, but it is absolutely necessary to the operation of the Delaware, Lackawanna and Western Railroad, which guarantees it because it goes into the city of Hoboken, New Jersey. Without this road the Lackawanna would not have a terminal at Hoboken, and without such a terminal it would be seriously crippled, for it could not get into New York City. Thus the Delaware, Lackawanna and Western would probably pay double the dividend on the Morris and Essex in order to control it.

This same thing applies to many of the smaller roads controlled by the great Pennsylvania system, these smaller roads being so many keys to cities to which the Pennsylvania wants to maintain an entrance. Thus the roads whose stock is guaranteed are indispensable, and, when roads are indispensable, their stock is very valuable.

Most guaranteed stock pays a very high rate of dividend. Sometimes you see that a certain stock of this kind pays as high as fifteen per cent. This may look suspicious to you. But, when you investigate further, you find that there is a very high premium on the stock, which, in turn, reduces the yield materially.

Here is a case in point: The Forty-second and Grand Street Ferry Railroad Company stock, which is guaranteed by the Metropolitan Street Railway Company in New York City, pays a dividend of eighteen per cent. But the price of this stock, at the time this article is written, is 390. This makes the actual yield 4.62 per cent. Many guaranteed stocks pay ten per cent., but there is usually such a high premium on the stock that it brings the yield down to below five per cent. In fact, the average yield of a guaranteed stock is between four and five per cent.

Another feature that commends guaranteed stock is that it is tax-exempt in many States, including New York, Massachusetts (when it is the stock of corporations incorporated in that State), Rhode Island and Connecticut. Being tax-exempt it commends itself especially to the investor who is forced to figure his income down to the last penny. In some States the taxes alone cut large holes in the returns from securities.

It is significant of the stability of guaranteed stocks that they are frequently bought by trustees of estates and by women. This is considered to be one of the highest tests of a security.

It is interesting to see how the dividend on a guaranteed stock is maintained, even in the face of commercial or financial disaster. The Cincinnati, Hamilton and Dayton Railroad guaranteed the stock of the Dayton and Michigan. When the guaranteeing road went into the hands of a receiver, and even defaulted interest on some of its bonds, it went on steadily paying the dividends on the stock of the Dayton and Michigan.

In buying guaranteed stock it is wise to keep in mind the stability and earning power of the company that guarantees the dividends. Earning power is one of the most important considerations in sizing up a company, whether it be railroad or industrial, for it is the earnings that pay dividends and interest.

Types of Guaranteed Stocks

Here are some types of standard guaranteed stocks which will give a concrete idea of price and yield:

Pittsburg, Fort Wayne and Chicago Railroad Company, whose stock is guaranteed

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The best securities may now be bought at prices that give the buyer more than the normal rate of interest with an unusual chance for the principal to increase in value. This firm deals only in high grade securities and transacts commission orders on the New York and Boston Exchanges

Send for our little book How to Invest.

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Our Bank Money Order Plan of BANKING BY MAIL is the simplest, safest and most convenient.

4% Interest

is paid from the moment [illegible] as good interest, yet you have the money always in possession, ready for instant use when needed. [illegible] as a bank pass book.

The Depositors Savings & Trust Co.
Tom L. Johnson, President. Cleveland, Ohio

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[illegible] Jamestown Expo [illegible]

I. T. VAN PATTEN, Secretary, Portsmouth, Virginia.

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Convertible, $1000, 5 per cent. Bonds, pay over 5 3-4 per cent. at present, N. Y. Stock Exchange Prices. Write for details.

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The Certificates of Deposit issued by this bank afford an Absolutely safe and profitable form of investment. The interest is payable monthly, quarterly or semi-annually. Please write for booklet "C."

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by the Pennsylvania Railroad Company. This stock pays seven per cent. dividend in quarterly payments, and the price, at the time this is written, is 166, which would make the yield in the neighborhood of 4.21 per cent.

Cleveland, Cincinnati, Chicago and St. Louis preferred, which is guaranteed by the Lake Shore Railroad, and which is on a five per cent. dividend basis. Just now, at the prevailing market price, this stock is selling so that the yield will be about 4.90 per cent.

Erie and Pittsburg Railroad stock, guaranteed by the Pennsylvania Railroad, and on a five per cent. dividend basis, which, at the present price, yields about 4.08 per cent.

Morris and Essex Railroad Company, guaranteed by the Delaware, Lackawanna and Western Railroad Company, on a seven per cent. dividend basis, and, at the present market price, yielding about 3.88 per cent.

This is one of the highest price guaranteed stocks.

United New Jersey Railway and Canal Company, another stock guaranteed by the Pennsylvania Railroad Company, on a ten per cent. dividend basis, and, at the present price, yielding in the neighborhood of 4.03 per cent.

LITERARY FOLK

THEIR WAYS AND THEIR WORK

Will Payne

John Fox and the Kentuckian

ACCORDING to a story told by Will Payne, the novelist, John Fox usually spends his summers in Maine with his friend, Thomas Nelson Page. Once, while on a visit to Page, he ran into a Kentuckian whom he had not seen for a long time. Suddenly it began to storm. Large hailstones were rattling down. The Kentuckian grew sad. As the storm and hail increased in fury he became sadder. Finally he broke into uncontrollable sobs and cried like a child.

"What is the matter?" asked Fox in utter bewilderment.

"Matter?" replied his friend. "Look at that waste of cracked ice in a Prohibition State!"

The Creator of Aunt Jane

PUBLISHERS may pride themselves on their energetic press-agents, but when it comes to real literary boosting, President Roosevelt has all the exploitation agents beaten. One night, not long ago, a small percentage of the people of the United States went to bed knowing of the existence of an author named Eliza Calvert Hall and her book, Aunt Jane of Kentucky. By the next night almost the whole country had heard of her, for the reason that the President, in a public speech, had prescribed one of her stories as a recipe for the generous treatment of wives by husbands. No one was more surprised at this huge and unexpected dose of fame than the author herself, who has lived a very quiet life, and about whose real identity very little, if anything, has been published.

Eliza Calvert Hall, in private life, is the wife of Professor M. A. Obenchain, the president of Ogden College, at Bowling Green, Kentucky. She was born there and has lived there all her life. She was never thrilled with yearnings to be a great author. Once she had an ambition to be a successful newspaper woman, and she wrote verse for many of the leading periodicals. Then she succumbed to a happy state of domesticity.

From that time on, she never had a favorable hour for writing, as household cares and the responsibilities of a family absorbed her attention.

She managed, however, to write the "Aunt Jane" stories. The first one appeared about nine years ago in a magazine. It was called Sally Ann's Experience, and it was this sketch that inspired President Roosevelt to his public utterance about the book.

A singular feature about Mrs. Obenchain's work is that she knows very little about the life of the country people of Kentucky, because she has spent practically all her life in town.

Nicholson's Political Blight

MEREDITH NICHOLSON comes from Indiana. It is, therefore, needless to say that he is a novelist, for novel-writing is now the principal industry of the Hoosier State. Further to clinch his hold on literary fame, he was educated at a college situated On the Banks of the Wabash; but he disclaims all responsibility for the authorship of the well-known song of that name. He studied law, tried journalism, and took a flyer in mining. But the ruling Indiana passion was strong, even in a Colorado coal mine, and he returned to Indianapolis—and literature.

It has just been discovered how Nicholson missed being a favorite political son, and this is the story:

The other day Nicholson was talking with George Middleton, the playwright who dramatized The House of a Thousand Candles.

"How does it happen," asked Middleton, "that you escaped being an Indiana politician?"

Nicholson replied: "I once had political ambitions. I longed to be a member of the Indiana Legislature. I had all my lightning rods out; I had sounded some of my friends, and everything looked lovely. But a cruel something happened. An old college-mate came to me and said: 'Nicholson, you can't run.'

"'But why?' I asked.

"Then my friend went on to explain. He said: 'Some time ago a man named Nicholson had a Prohibition Bill passed. The people never forgave him. No matter what literary alibi you might establish, you'd be mistaken for that fellow, and you might as well stay out.'

"Well, I simply stayed out."

Remington's Indian Story

FREDERIC REMINGTON, the artist-author, has had about as strenuous a career as any man that ever touched pen or pencil to paper. He has spent a great deal of time among the Indians in the West. On one of his visits he ran into a story which he is fond of telling.

For some years there had been a Presbyterian mission at the Winnebago reservation in Nebraska, but there were few converts. The missionary hit on a brilliant plan. There were some bucks on the reservation who had been at the Carlisle School, where they had studied singing. He organized a quartet. The bucks liked to show off their hymns. One of them had a yellow dog that always accompanied his master to church.

At first the Indians liked the singing. Then they grew tired of it. Even the choir lost its religion. It became a trio; then a duet; finally the solo quit. A new missionary came into the field. One day he ascended the pulpit and looked around. The only sign of life in the pews was a yellow dog. Calling to the sexton, he said: "Put that dog out!"

"Excuse me," replied the sexton mildly, "I'd rather not. The fact is, he is the only convert."

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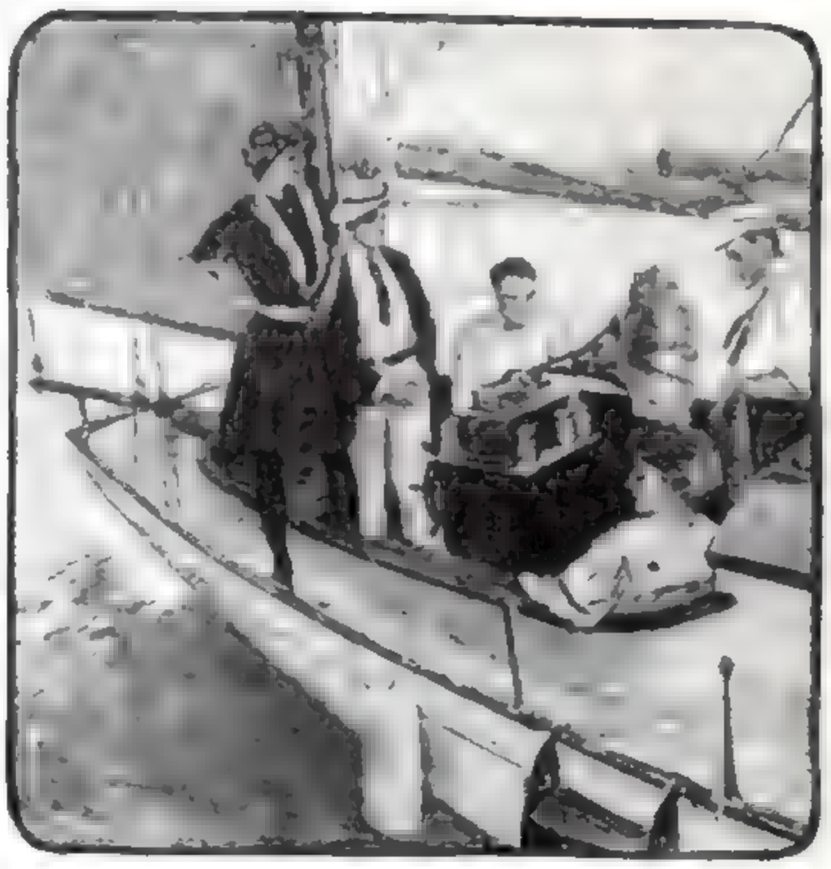

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10343	Herman and Minnie. (German Character Sketch)	Ada Jones and Len Spencer
10344	A Little Spot of Rose. (Chattaway)	Byron G. Harlan
10345	Red Wing. Medley. Xylophone	Albert Benzler
10346	Exchanging Sammy Sam. (Fisher and Rice)	Bob Roberts
10347	Fooling at the Barber's. Original	Steve Porter
10348	The Blue Jay and the Thrush. (singing and whistling duet) (Fulton)	Harlan and Belmont
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How to Keep Well

The Causes and Prevention of Summer Diseases of Children

By Solomon Solis Cohen, M. D.

IT IS impossible to make statistical comparisons concerning the numbers and causes of the deaths of children under five years of age among the ancient heathen and among ourselves; but could such comparisons be made the result would probably be little to our credit. Paradoxical though it may seem, the very advances we have made in the externals of civilization have given rise to some of the most serious dangers to which our children are exposed.

It is chiefly in the summer, in the great cities, and especially among the poor in the overcrowded districts, that the hosts of children perish of easily-preventable diseases. Two principal causes are at work — the excessive heat and poisonous or infection-bearing food. Heat depresses the nervous system in a peculiar manner. No one who has had to keep at his work in the city, even under comparatively favorable conditions, during the ordinary July and August, needs to have this fact emphasized. Every reader of the daily papers knows that during certain "hot spells" hospital physicians are kept more than busy caring for patients with "thermic fever"—otherwise known as sunstroke. Babies and young children are far more susceptible to the general depressing influence of heat than are their elders, but with fresh air, cleanly surroundings, wholesome food, pure, cool water, and intelligent, watchful care, they can survive its dangers; and they recuperate quickly when the temperature moderates.

The Baby in the City

But our modern city-born, city-dwelling infant too often inhabits a fiery furnace of brick. In the country, and in the less closely-built portions of the town, a cool breeze stirs, now and then, and there is usually relief after sundown. But in crowded tenement districts, and even amid better surroundings, as in those parts of Philadelphia where the rule of "one house, one family" still prevails, miles of asphalt paving and row on row of small brick dwellings give back to the air of night the heat absorbed during the day. Respite is lacking—and the children droop and wither.

Even yet, many of them might recover if to the heat other formidable enemies were not added. The temperature that depresses man stimulates to greater activity other living beings, among them certain insects and bacteria. It also tends to hasten in some degree chemical changes in the animal and vegetable products that men use for food. Everybody knows that meat, fish, milk, eggs, fruit and vegetables "spoil" quickly in hot weather. "Spoiled" food can cause sickness in two ways. The "spoiling" is usually a chemical change brought about, in part, sometimes wholly, by the action of certain microscopic vegetal cells, which have come to be called in ordinary speech "germs." These germs—which most frequently belong to the botanic order of "Schizomycetes" or division-fungi* and in particular to the sub-order of "Bacteria"—are of two general kinds. One kind simply causes decomposition (putrefaction) or other chemical change in food-stuffs, but when taken with the food into the stomach does no direct harm to the human body. The other kind may cause little apparent change in the food, but when taken into the body produces harmful changes in the cells and fluids, partly, by direct irritation, but chiefly by the chemical action of certain poisons that the germs manufacture.

In both cases we have to do with poisoning as the result of germ action. When the poison is produced outside the body, in the food, and the germ itself is not directly harmful, we speak of "ptomain poisoning." Sometimes, indeed, "ptomains"—that is to say, poisons arising from decomposition of food under bacterial action—are produced in the stomach or intestine, but this is less common. When the poison is produced within the body, not by the decomposition of food, but within the germ itself or in the cells and fluids of the body as a result of the vital activity of the germ, we speak of "infection with intoxication." By "infection" we mean that a harmful germ has been introduced into the body, where it lives and multiplies; and by "intoxication," in this connection, we mean that the life of the infective germ gives rise to a "toxin" by which the body is poisoned. When the bacterial substance itself is poisonous, we call it an "endotoxin" (inside-poison); when the poison is thrown out into the body fluids or is produced by chemical changes therein, we call it an "ectotoxin" (outside-poison).

In addition to the increased activity of bacteria and of chemical changes in hot weather, insects, and especially flies, have been mentioned as among the enemies of childhood in the city summer. Certain species of insects (and among them even flies) may be directly dangerous through their sting or bite or the deposit of their eggs in eyes, mouth, nose, throat, etc.; but these are not now under discussion. It is by carrying putrefactive and disease-producing bacteria to food and to person that flies do the greatest amount of harm. It had been observed in the seventeenth century, by Thomas Sydenham, one of the greatest physicians of all time, that when flies were thick in summer there were many cases of fever in the autumn; but it is only within very recent years that the explanation of the coincidence has been forthcoming.

The common house-fly (*Musca domestica*) usually deposits her eggs, about a hundred and twenty in number, in dung-heaps about stables. In from ten to fourteen days the new brood of winged plagues emerges. If but one hundred come to maturity, and of these but one-fourth prove to be ovipositing females, the next quickly-hatched brood, under the same assumption, will be twenty-five hundred! And the next? Fortunately there are birds as well as spiders and other fly-eating insects!

Born in the manure-heap, the fly is ever attracted to refuse and putrid matter of all kinds, and from these happy hunting-grounds bears bacteria and filth to the dairy, the slaughter-house, the fruit market, the butcher's, the grocer's, the baker's, the milkman's, the kitchen, the dining-room, the sleeping-room.

Poor city baby! Depressed and its resistance broken down by heat, it is fed with bacteria-laden milk, with ptomain broth, with fly-specked bread, with decaying fruit. It is bathed, if at all, with contaminated water and given the same disease-bearing fluid to assuage its thirst. Often the bottle and the nipple, from which it feeds, are unclean.

Danger in Cup and Spoon

Nor is there safety in cup or spoon, if these have not been carefully cleansed and protected. The wonder is not that so many children die of cholera infantum, dysentery, summer diarrhœa, entero-colitis—or whatever other Greek, Latin or English term may be written upon the death certificate, instead of Public and Private Criminal Negligence—the wonder is not that so many perish, but that such a large number escape.

The slaughter of the innocents by the combined effects of heat, dirt, crowd poisoning and putrefied or infection-bearing food to which the harmful bacteria have often been conveyed by flies, is a typical instance of our modern failures to put our knowledge of hygiene into practice.

We have observed two sets of external influences at work to break down health. One is the environment in general—in this case the heat, acting more severely when associated with overcrowding, and most disastrously where lack of cleanliness is also found. The other is the special agent—ptomain, bacterium or toxin—producing the special form of disease that may have been present in any individual instance.

*So called because they *multiply by division*, thus continually adding to their number.

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Garden grown and free from
That Uric Acid which, in Meat,
Induces Rheumatism, Gout
By Nature's Nitrogen,
They are packed full, and
Brimming over,
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Power-giving, Proteid
Richer than primest Beef,
Or fresh-laid Eggs,
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Are seasoned daintily with
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We have also caught a glimpse of another factor, not external, but pertaining to the affected individual. A child may succumb to ptomain poisoning or infection in the heat of summer, who would recover from a similar attack in winter. Thus many children do recover when removed to surroundings only slightly more favorable. The heat has operated to diminish the natural resistance to infection or intoxication. But natural resistance may be originally deficient, or may be broken down by less obvious causes than the physical environment.

The Keys to Health

To keep well, then, three matters need looking after: (1) the natural resistance; (2) the general environment; (3) the special or "exciting" cause of special maladies.

By preserving the natural resistance, and properly ordering the general environment, we tend to prevent disease in general. By excluding the special exciting agents of special maladies, we practically prevent the advent of those particular forms of disease.

To prevent summer diseases, so called, among children, the first and most important thing is to take such care of the child, all the year round, as will keep it clean, well-nourished and vigorous, therefore of high resisting power.

The second wise step is to procure for the child the best possible environment, both as to cleanliness of the dwelling and salubrity of the neighborhood. This is comparatively easy for those who live in, or can go to, the country, the seashore, the mountains. It is difficult for those who must remain in the city, and increasingly difficult as means become narrower and, in consequence, the dwelling is more cramped and in a more congested neighborhood. When possible to take the baby on river excursions or to spend the day in a shady place in a large park, the night in the open air in the park, or, if no better place can be found, on the roof, these expedients may help. "Country Weeks," "Children's Sanatoriums" and the like are helpful and are, therefore, among desirable charities. But for too many children no escape offers, and this is an everlasting reproach to all of us. It is a defect inherent in our pseudo-civilization—a result of the growth of our cities, of the multiplication of factories, of the differentiation of classes, of the poverty that, in our imperfect social development, is the constant shadow of all progress.

The third point is care with food, and the most important food is naturally milk. Here again the advance in external civilization is among the causes of increased danger.

Some mothers will not, and others, indeed, cannot, nurse their children. Some are overfed, self-indulgent and lazy; others, starved, overworked and fatigued. Both classes have dry breasts. Many a working mother—slave of the factory whistle—must unwillingly put her babe away, even from a full bosom, in order to contribute to the general fund of the family for rent, clothing and food. Cows' milk comes not from the neighboring dairy, but from a comparatively great distance. It is many hours on the way, and from first to last passes through many hands and many vicissitudes. The production, transportation and distribution of this necessary of life should be safeguarded by every means, certainly much more stringently than is now the case.

Here again, as in the all-round care of the baby, and in the provision of a desirable environment, the great difficulty is the economic one.

"Certified milk," as it is called, may now be obtained in many cities. This milk is, in the first place, produced under conditions that, in regard to important matters, such as the health of herds, the cleanliness of animals, of stables and of attendants, the sanitary management of dairies, the observance of care in collecting, bottling and transporting, meet the approval of physicians. Furthermore, samples of the bottled milk as delivered to consumers are regularly tested as to purity, quality and bacterial content, and the certificate is given only when the tests are satisfactorily met.

But certified milk costs nearly twice as much as ordinary milk. It is, comparatively speaking, a luxury. To be sure, it is cheaper than medicine or doctors' bills—certainly cheaper than the undertaker's bill. Yet for most of those who do not pay for medicine or doctor, and even for many who do, it is hard to realize this, and some who do realize it only too well cannot procure the extra daily pennies needed to buy certified milk regularly.

Those who can afford to purchase "certified milk" should always do so. But even milk produced and handled with the utmost care and so "certified" is not entirely safe. Not every bottle, and not every day's production is inspected; and a certain unavoidable minimum of bacterial contamination is permitted. Even certified milk should, therefore, be pasteurized at home. Uncertified milk should certainly be pasteurized. The term "pasteurization," it may be explained, means exposure of the milk to a temperature of 158 degrees Fahrenheit for about ten minutes, after which it is to be kept protected from the air, and at a temperature of not more than 50 degrees Fahrenheit, until used. It should, of course, be heated again to about 100 degrees Fahrenheit before being given to the baby.

In the absence of the special appliances now to be found in almost all of the shops for pasteurizing milk in small feeding bottles, stoppered with cotton, a double-boiler with space for water around the chamber containing the milk will suffice in most cases. Or an ordinary saucepan may be used, the milk being simply brought to the boiling, or, rather, steaming point, and then pushed back on the stove or placed aside where it will remain hot for ten minutes. It is then to be put on ice or used immediately.

The pasteurized milk charities are noble in conception, and in some instances are admirable in execution. But there are many practical difficulties, which cannot be discussed here, that have impaired somewhat their intended usefulness. Not only in the pasteurization, but in the after-care of the milk and the bottles and the nipples, must the utmost vigilance be exercised. Moreover, boiling, sterilization and pasteurization all impair to some degree the nutritive quality of the milk—though this is a less serious matter than the infection guarded against. More serious is the failure of these procedures to destroy the toxic bodies or products of bacteria, whether those of ordinary decomposition or those of infection, which have previously gained entrance. The addition of hydrogen dioxid or of sodium perborate, which liberates hydrogen dioxid, is sometimes useful in preserving milk; but an expedient of this nature should only be adopted under medical advice in the special instance.

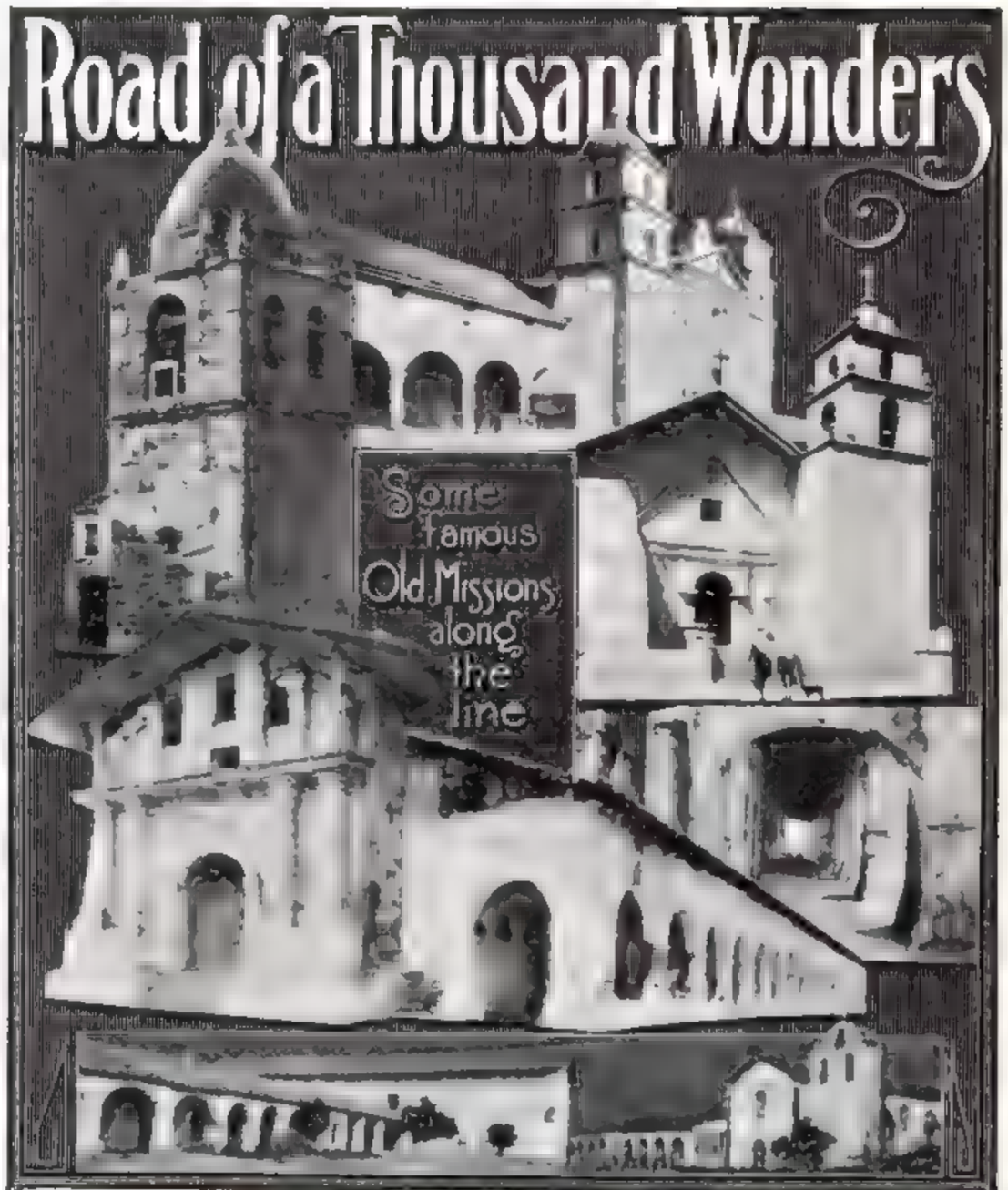
Ice-Chest as a Breeding-Place

The same scrupulous care that is necessary as to milk should be extended to all other articles of food—in their provision, their preparation and their preservation. As pointed out in a previous paper in this magazine (February 16, 1907), "sealed" meat should be procured, and salted and washed thoroughly before cooking.

Many things that are perfectly wholesome immediately after cooking "spoil" so as to become unfit for food when kept, even for a short time, and upon ice. The ice-chest is not always kept in the scrupulously and immaculately clean condition that is necessary. Ice itself sometimes contains harmful bacteria that may resume their activity upon thawing. It should never be allowed to come into direct contact with the food, nor should it be placed in milk or water which is to be used for drinking.

Water intended for drinking purposes, filtered and boiled, may be placed in a clean, closed jar in a refrigerator or packed about with ice, but the ice-water of our American habit is, in many ways, unwholesome for man, woman or child.

As part of the care of food, flies must be rigidly excluded from the dwelling. A careful housewife does not need instruction in the method, and another would scarcely profit by the most elaborate details. With the passing of the horse and consequent disappearance from cities of the stable and its manure-heaps, the plague of flies will be greatly diminished. The cheapening of the automobile, especially the discovery of a light, compact, durable and inexpensive storage battery for electrically-propelled vehicles, will be one of the most important contributions of the future to preventive medicine—so intimately are the various phases of human activity bound together.



Eighteen great Franciscan Missions were built along the Coast Line Shasta Route (Los Angeles to Portland, Oregon) in 1769 and the half century following including such famous ones as San Fernando, San Buenaventura, Santa Barbara, San Miguel, Carmel, San Juan Bautista, Santa Clara and Dolores.

The Story of Ramona was created out of the life, the romance and the beauty along the Road of a Thousand Wonders. The old missions, the Santa Barbara channel, El Pizmo beach, Santa Cruz and Del Monte beaches and forests, Paso Robles Hot Springs and mountains, the famous Santa Clara fruit valley and Lick Observatory, the Bay of San Francisco and its picturesque attractions, the great Sacramento valley, Mount Shasta and its woods and streams, the Rogue, Umpqua and Willamette Valleys of Oregon, with forested mountain walls,—all these make a land of enchantment. Visit it in the great fruit harvest time, August and September, stopping at Sacramento for the National Irrigation Congress and Interstate Exposition, September 2-7. Delightful weather,—low excursion rates. For copy of beautiful descriptive book with over one hundred four color views and copy of Sunset Magazine send 15 cents to Charles S. Fee, Passenger Traffic Manager, Southern Pacific Company, Dept. Q, Flood Building, San Francisco, California.

SOUTHERN PACIFIC

Three Generations of Beauties

Tears Have Given Place to Smiles—Languishing to Exercise

BY MRS. JOHN VAN VORST

IF, AS some clear-minded writer has stated, "all the world loves a lover," all America certainly adores a pretty girl. Of the American beauty it may be truly said that her face is her fortune.

Yet undivided as is the present opinion regarding our "professional beauties," the amount of enthusiasm they might have aroused eighty years ago is doubtful, while we, in turn, look at the old-fashioned celebrity with a smile of indulgence and the half-wondering exclamation:

"You wouldn't call her exactly a beauty."

The fact is, as our environment changes our ideals are renewed.

The pioneer of 1830, the semi-warrior of 1820-50, and the early descendants of the pilgrims, whose struggles, if moral on leaving England, were physical as soon as they reached America—these "outdoor" heroes wanted, as recompense for their efforts, something in the way of feminine beauty that contrasted absolutely with the exposure and violence of their serious work. The man who had spent his day battling with adverse natural conditions in the attempt to master them, wished, when the hour came for returning home, to find his home ready for him and his arrival waited for by the companion of his life. His recreation, during those early days, was spent indoors. Here, as a relief from the crudity of his exterior existence, he sought something that could please and appeal to the eye, an æsthetic, a moral pleasure which could best be given him by the languid, feminine charms of the over-sensitive, high-strung wife.

The Beauty a Century Ago

Thus, in the early century, we have a whole category of beauties whose lovely visages are often bathed in tears, whose emotional natures cause them frequently to swoon, and whose narrow waists and drooping shoulders, voluminous petticoats and miniature slippers are essentially appropriate to the indoor "fireside companion" sort of life.

The graceful indolence and femininity of these women is pleasantly suggested by the following description of an 1830 American beauty:

"She dresses in rich silks with long waist; she rouges considerably and her hair is frizzled out and put up with pins. She has a fair and well-shaped hand and arm, of which the good lady is a little vain."

Perhaps the most striking thing in this picture is the insinuated absence of youth: the rouge, the frizzled hair. . . . The truth is—and for reasons obvious—that age in the early eighteen hundreds lent an added prestige. The older woman has ever, so long as the fireside was her province, reigned supreme. The home woman, in consequence, the domestic, the "real" woman, was the heroine of the bygone days. Again we quote from a characteristic 1830 manuscript:

"The bloom of the elder lady had vanished, but her eyes and fine hair gave an extremely agreeable expression to her countenance and there was a softness and affability in her deportment that added a *charm which more juvenile faces do not possess* . . . ."

This softness and affability denoted the sympathetic listener, the understanding hearer, the indulgent, tolerant and experienced character. With such a woman, and by her mere presence, the man felt—as though it actually radiated from her—an atmosphere of security and comprehension. For him she was not the provoking, young coquette who exacts an ever-increasing demonstration of devotion, who jests and jeers and drives a man to glory or to desperation. . . . No, the effort of her "hero" was great and constant enough to rouse within her the desire to please and console. This early beauty was essentially the tender comforter and recompense. Not only did she face advancing years with calm, but her gray hairs were looked upon as a mark of experience coveted by the younger aspirants, who touched their golden locks quite generally with a whiff of powder to make them white.

What a contrast to the rejuvenating processes in vogue among the would-be youthful grandmothers of to-day!

Perfect beauty is, of course, and without exception, irresistible. The reputation of women such as Helen of Troy, Cleopatra, Madame Récamier, needs neither explanation nor defense. But there are two categories of beauties: those whose physical loveliness is recognized by everybody—and those whose peculiar charm appeals to each of us in particular.

The Charm of the Blemish

Not long ago, having published in these same pages certain reflections regarding the insinuating sentiment of love and its manifestations in the feminine heart, I received from a young girl in Kansas the following appeal:

"You speak of love and the happiness it implies. . . . There is nothing I desire so much as to make some man happy. But no man ever calls at the house! What would you advise me to do? I am not exactly pretty, but I am tall, young, and I have very regular features."

Pondering on a suitable answer to make this genuine young person, I was led to consult a woman of mature experience who had proved the joys of matrimony by a long and happy married life. My friend, it must be admitted, was of the "charming" type, but with a slight defect of feature—her eyes were crossed. . . .

She read the letter, and, with a little shrug of the shoulders, exclaimed:

"Why, it is perfectly evident."

"What?" I queried.

"Why, the reason this Kansas girl has not found a husband."

"Well, what?"

"Why, her features are too regular!"

Again in talking with an eminent "ladies' man" of New York, I lamented some defect in the beauty of a mutual acquaintance. He exclaimed with a smile:

"Her nose is a little crooked and you deplore the fact? Why, that crooked nose will get her a husband!"

This, of course, does not imply that all young women matrimonially inclined should affect some peculiarity or imperfection of countenance. It simply means that, above and beyond perfect regularity of feature and harmony of outline, there is a still more subtle attraction. It goes, in a vague sort of way, by the name of "charm," but those who have felt it most keenly name it as indescribable.

Though Cleopatra's star-like eyes and dazzling visage changed the destinies of nations, we remember chiefly this that was said of her:

"Age cannot wither her, nor custom stale her infinite variety."

Quite apart from mere beauty, there exists an irresistible magnetism which, by itself, has force enough to dominate the mind of man. In fact—though, perhaps, we should scarcely admit it—the most beautiful women have not been necessarily the most beloved. Madame Récamier had admirers galore, but she left them as cold as though they had been contemplating an unresponsive landscape.

The actual mystery regarding the beauty which appeals to each of us separately without being recognized by the world at large was suggested in a conversation overheard between a poor man and his working-girl sweetheart.

"Why do you love me?" she asked him. Perhaps, with an innate touch of feminine coquetry she expected him to answer: "I love you because you're so pretty."

What he said was:

"I love you because you are you!"

As a matter of fact, to simply describe a beautiful woman is to become commonplace. To give her a name is to limit the imagination. To speak of Mrs. John Jacob Astor, Maxine Elliott, the Princess Troubetskoy, Mrs. Ronalds, Mrs. Albert Stevens, Mrs. Belmont, or a score of other society leaders who have been eminently before the public on account of their beauty, is to provoke at once an opinion, perhaps, even a discussion. Of beauty it is true as it is of pictures: we may not know what is good, but we do know what we like.

There has, however, in all times been a prevailing standard. Our middle-aged American beauty of early record was really the favorite in the days when our ancestors were of the glorious combative type whose occupations kept them in the open and whose business enterprises were ever fraught with a spirit of adventure; yet, even then, we find a young heroine on the scene, a creature of "indescribable loveliness" and unquenchable tears. Generally this surpassing beauty so far lacked personality as to be described collectively with some friend or relative about her age and both extremely young; thus, for example, we have the following picture of the sort of beauty which appealed to our grandfathers:

"One, and she was the most juvenile in appearance, though both were young (aged fourteen and fifteen), permitted glimpses of her dazzling complexion, golden hair and bright blue eyes to be caught as she artlessly suffered the morning air to blow aside the green veil which descended from her beaver. . . . The other, though moulded with the same exquisite proportions, was rather fuller and more mature (aged fifteen) than her companion. Her tresses were shining and black like the plumage of the raven. Her countenance was exquisitely regular and dignified and surpassingly beautiful."

Another child of 1850 loveliness is presented to us in this way:

"The shape of her head and the turn of her neck and bust were peculiarly noble; and the long golden-brown hair that floated like a cloud around the deep . . . violet eyes shaded by heavy fringes of golden-brown . . . made every one turn and look after her."

Such perfection might almost serve to render breathless the modern young man, but the hero contemporary to this creature of surpassing beauty—when not engaged in rescuing her by a hair's-breadth escape from some terrific danger which provoked on her part "vapors" and fainting fits—was seated beside her at the fireside, contemplating her graceful form as she bowed over the frame that held within its wooden ribs the bit of tapestry on which her knowing fingers deftly plied their needle.

This old-fashioned tapestry frame and the beautiful girl whom it interested are "things of the long ago." When I questioned a prosperous New York jeweler with regard to the present-day sale of gold thimbles, he said:

"Of course, we always keep a few in stock in case of emergencies, so to speak, but the demand is so slight we have no assortment."

"About how many gold thimbles do you suppose you sell on an average in a year?" I asked him. And his answer was:

"About a dozen, I guess."

This was in New York. In London the Bond-Street goldsmith to whom I put the same question looked at me askance, as though he might be searching for hayseed.

"We don't keep gold thimbles," he tossed at me, "you might try in an old-curiosity shop."

To-day She is a Sport

Nor is there any reason for taking affright. The Anglo-Saxon American beauty of the present generation is not a hothouse plant. She is a hardy perennial; she is a sport. The modern business man whose duties keep him daily shut up within four walls would find rather monotonous the fireside type who prolonged his own seclusion. He seeks, when his work is done, to get out into the air, to ride and walk and play golf or tennis, to practice the various forms of exercise which stretch his weary limbs and fill his lungs with oxygen. Nor does he care to take his recreation alone.

He wants a woman by his side.

And so the very masculine desire for companionship in sport is the present instigation for the feminine ideals of beauty.

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Hats for Men

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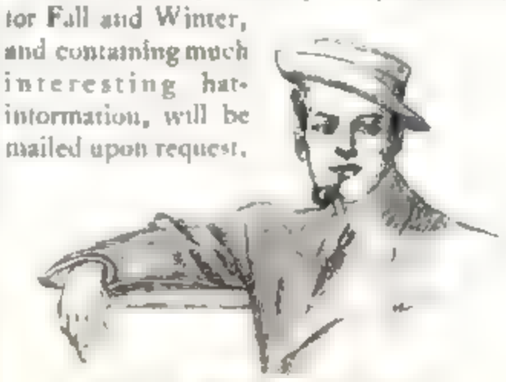
The shapes are exclusive C & K designs of approved propriety and of sufficient diversity to afford a wide range of choice.

Knapp-Felt derbies are pleasant to handle and to wear because they are perfectly balanced—the amount of material and stiffening in crown and brim are nicely proportioned, and owing to the superior quality and close texture of Knapp-Felt the derbies are not unnecessarily heavy.

The steadfast Cronap dye will not fade nor change color under the hardest conditions of weather or climate.

Knapp-Felt DeLuxe hats, the best made, are **Six Dollars** – Knapp-Felts, the next best, are **Four Dollars**, everywhere.

The Hatman, showing the proper shapes for Fall and Winter, and containing much interesting hat-information, will be mailed upon request.



WRITE FOR THE HATMAN

THE CROFUT & KNAPP CO.
840 Broadway, New York

The out-of-door girl, the girl in sweater and habit, the untidy, delicious, vigorous female of to-day, offers a standard of beauty which is absolutely new and captivating, no doubt, since even the Old World ideals are beginning to conform to our twentieth-century American standards.

Beside this modern Amazon the former beauty fades. The woman of middle age, who once was queen because of her gentle understanding and homely domestic propensities, has been gradually but firmly "put upon the shelf." With the desperate energy that all women show in preserving their charms, she struggles to remain young. No longer considering *embonpoint* as an affliction to which she must resign herself, she bants and diets to keep her figure and "reduce her hips." She wears a short skirt, goes in for sport, and—low be it spoken—even colors her hair.

Yet the tables have been turned. When sport becomes the chosen pastime the young must of necessity reign supreme, and the girl of to-day is and remains the favored rival of maturity and old age. Even the dazzling complexion which was formerly considered a supreme beauty is offered now for rain and sun to work their worst upon. The golden-brown hair is loosed to the caprice of the wind. Hatless, and without veil or parasol, our modern American beauty courses over the fields, herself as radiant as the sun, as swift and vigorous as the breeze.

She is glorious. She is unique. What other country, indeed, has a "Gibson Girl"? Our best writers so far have failed to create a national type of beauty; they have given us sketches of the Southern girl, the Northern girl, the Western girl and the New York girl. But, as an art, drawing has surpassed writing in this way: we draw things which we cannot, or would not, write. And it was reserved for Gibson, with his bold stroke of genius, to give us the real American girl, the American beauty as we know her in this generation: free, proud, exacting, tender, spoiled, devoted selfish, irritable, capable of greatness or of nervous prostration, according as her energies are concentrated in some natural purpose or allowed to dissipate in frivolous idleness or misdirected activity.

The modern type of beauty is decidedly athletic, rather than domestic. Even our chorus girls when they dance on the stage suggest an amount of vigor and muscle which has been acquired by a standard of great force rather than of pure beauty. Our modern type is also cheerful; she is not the languid, mournful Evangeline nor the shrinking, modest Priscilla: she is a child of prosperity; of opulence and wealth, of leisure and of diversion. As for intelligence, . . . it has, in fact, never been proved that the most beautiful women were the cleverest. We know very little of what the "lips that launched a thousand ships" had to say. Brilliancy of mind added to such loveliness as Helen's of Troy would upset our ideas of just proportion, and we prefer almost to believe that the most perfect beauties are a trifle dull. . . .

Yet—given her choice in this world—dull or wise, clever or stupid, what would any woman prefer to be?

A great beauty, of course.

Thus, if the golf and hockey stick, the racquet and oar blade have momentarily sent gold thimbles flying, it is not from any reason of shortcoming or perversion. The modern American beauty has chosen the field of sport, and deliberately deserted the fireside and the sewing-room because she wishes to be in all things the inspiration and companion of the modern American man, the woman of his choice, the ideal that corresponds to his sense of beauty.

To what extent she has succeeded in her purpose of conquest the Gibson girl clearly testifies. In fact, some foreigner, visiting the United States, was led to remark that we are ruled by our Gibson girls. The girl he said, rules her mother, and the mother rules her husband.

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UNDESIRABLE CITIZENS

(An Authorized and Corrected Interview with the Hon. F. P. Sargent, Commissioner-General of Immigration)

BY RENÉ BACHE

THE new Immigration Law (which went into effect from July 1 of the present year) represents an important step by our Government toward the cure of the mischief of unrestricted admission of aliens into this country. It opens the way to the adoption of means whereby in the future a better control may be exercised over the inflow of foreigners, sifting out the undesirables and establishing a system of selection which will clarify the stream by removal of the dregs.

It will be interesting, then, to consider, first, what the new law accomplishes, and, in the second place, what it naturally leads up to in the way of methods likely to be adopted for the restriction of immigration.

To begin with, it authorizes the President to summon a conference of the nations, for the purpose, first, of regulating, by agreement among themselves, all matters relating to emigration to the United States; second, to provide for the mental, moral, and physical examination of aliens bound for this country by American officers at foreign ports of embarkation; third, to prevent the departure of such aliens, if paupers, criminals, sufferers from dangerous diseases, or belonging to other prohibited classes.

Also, the law creates a commission of nine persons—three Senators, three Representatives, and three men appointed by the President who are going to Europe for the purpose of making a systematic inquiry into the whole immigration problem, from a European standpoint as well as from an American point of view. This commission, of which Senator Dillingham, of Vermont, is Chairman, will present a report to Congress that will doubtless be productive of judicious legislation for remedying the evils now existing.

Where the Immigrant Goes

In addition, the law authorizes the Secretary of Commerce and Labor to establish a Division of Information, the object of which will be to gather facts relating to the resources, products, and physical characteristics of each State and Territory, and to publish them in many languages, for distribution among admitted aliens at the immigration stations the idea in view being to encourage them to distribute themselves over the country, instead of settling down in already-congested centres of population. At the same time, it is provided that agents officially appointed by the States may have access to the immigrants, to exhibit to them such inducements as they have to offer.

Now, this matter of immigrant distribution is one of steadily-increasing importance. So strong is the tendency of aliens to settle in congested centres that seven in every ten of them come to this country with the intention of establishing themselves in thickly-populated districts. Meanwhile, the Bureau of Immigration is being importuned constantly by agricultural, mining, manufacturing, and railroad interests of thinly populated sections, and even by some of the States, for advice as to how part of the stream can be turned to localities where farmers, miners and laborers are needed.

It is certainly most desirable that this should be accomplished, and the Government is strongly disposed to encourage a plan which has been suggested for creating direct communication by steamer lines between Southern ports and European ports.

Poor Physique as a Bane

The above-mentioned commission is likely to recommend that a competent medical officer, in the exclusive employ of the United States, be stationed at each one of the principal foreign ports of embarkation, whose duty it shall be to inspect every emigrant bound for the United States before the latter is permitted to go on board of the steamer which is to carry him to America. If it be required by law that no alien shall be admitted at any American port who cannot present a certificate of health, mental and physical, signed by such medical officer, large numbers of very undesirable citizens, freely admitted under present regulations, will be excluded.

No serious difficulty should be found in persuading foreign governments to coöperate with us in reducing the flow of immigration, and especially in preventing people of the inadmissible classes from leaving their homes to come to this country. It may be taken for granted, indeed, that they are quite as much interested as we can be in the welfare of their citizens. An immense amount of distress and suffering is caused by the sending of diseased or otherwise undesirable persons from European countries to the United States—the result in such cases being that the unfortunates are either refused transportation by the steamship companies, or else are turned back after they reach America. Meanwhile, they may have sacrificed every dollar they possessed to make the journey, only to find themselves stranded and destitute in a foreign seaport.

A significant feature of recent immigration is the vast number of persons who on arrival have been described by the examining surgeons at our ports as of "poor physique." A certificate of this kind implies that the alien is afflicted with a body not only ill-adapted to the work necessary to earn his bread, but also unfit to withstand disease. It means that he is undersized, poorly developed, with feeble heart action—in short, that he is physically degenerate; not only unlikely to become a useful citizen, but liable to transmit his feebleness to his offspring.

Of all causes for rejection, outside of diseases, that of "poor physique" should receive the most weight; for in admitting such aliens not only do we increase the number of public charges directly, but we welcome to our shores progenitors whose descendants will reproduce, often in an exaggerated degree, the degeneracy of their forebears.

The influx of aliens into this country now averages about one hundred thousand a month the year round. It used to be imagined that the supply would exhaust itself eventually, but there seems to be no prospect of anything of the kind. If good times continue, the flow is likely to go on steadily. On the other hand, if an industrial depression in the United States should arrive, there would be a marked diminution of the volume of the stream, the recent augmentation of which, however undesirable from some points of view, is the best possible evidence of our prosperity. Immigration is stimulated by the demand for labor more than by any other single cause.

Drawing from the Lower Grades

Unfortunately, during the last few years there has been a marked change for the worse in the character of the immigration into the United States. Until recently, the inflow was composed mainly of English, Irish, Scotch, Scandinavians, and Germans—people whose race characteristics and ideals in the main agree with our own, and whom, therefore, we could assimilate racially and politically. But, at the present time, two-thirds of the aliens admitted to our shores come from southern and eastern Europe and from Asia Minor. One in every five is from southern Italy. Germans comprise less than eight per cent. of the whole; English, Scotch and Irish combined are fewer than ten per cent.

Furthermore, the immigration which formerly came to us was largely what might be termed a natural immigration. It was the result of an impelling ambition in the minds of freedom-loving people to avail themselves of the opportunities afforded by a new, thinly-populated, and free country. Many of the present-day immigrants doubtless leave their homes from like motives; but, to a great extent, the

movement is the result of a general unrest that exists among the laboring classes of southern and eastern Europe, and which is encouraged by the agents of the transportation companies scouring every possible locality for passengers.

Physically, as well as in other respects, these people of the new immigration are notably inferior to those of the old. They are to a great extent afflicted with diseases of unpleasant kinds, which, though common to the masses in the countries from which they come, are as yet almost unknown in the United States. It is unlikely that we shall remain unacquainted with the maladies in question much longer, however, inasmuch as aliens in large numbers are bringing them over; and already one of them, the dreaded Egyptian ophthalmia—known to physicians as "trachoma"—has spread alarmingly in the public schools of New York City.

The Trail of Trachoma

Trachoma is one of the most frightful of eye diseases, and exceedingly contagious. So widely does it prevail in the south of Europe that at the port of Naples, where our Government maintains a medical officer to examine embarking emigrants bound for the United States, twenty thousand such emigrants were rejected on this account during the last year. For fear of this complaint, no family in southern Europe which can afford to pay for tuition will send its children to a public school. Should it become general in large cities of this country — and it is said that our climate favors its spread — it would almost destroy the value of the public-school system.

One feature of the new law is the exclusion of alien children under sixteen, when unaccompanied by parents. Hitherto they have been admitted, unless, in the judgment of our officials there was some special reason for shutting them out in particular cases. The importance of the fresh departure in this regard lies in the discouragement it will give to the "padrone" system, under which large numbers of young boys, mostly Greeks and Italians, have been brought to this country and farmed out to sell flowers or newspapers on the streets, to work in factories and shops, or to do other kinds of labor. Through contracts made with the fathers of the children for a percentage of their earnings, the padrones hold them in literal slavery. They own the boys outright during the term of the agreement, pay them nothing, and give them barely enough to eat. In any of our large cities such boy slaves may be found to-day, toiling in bootblacking establishments, or engaged in other occupations.

It is likely that the total volume of immigration would not be more than half as great as it is but for the activity of the transportation companies in their hunt for human freight. Each steamship line maintains general agencies at important points, and these appoint sub-agents, who, in turn, enlist the services of all sorts of people to drum up trade. The companies themselves disclaim all connection with anybody except their general agents, and profess to know nothing of the efforts put forth to induce people to emigrate. As the system works, however, the movement is stimulated in every possible way, and the most remote agricultural valleys in northern, central and southern Europe are invaded by emigration missionaries and showered with advertising matter describing the opportunities offered by the New World.

Emigration as a Business

If the steamship lines waited for such business as would come to them naturally, thousands of people who start for America would never receive the initiative push necessary to dislodge them from their natural environment. But the business of persuading them to go is thoroughly and elaborately organized. The chief evil is the "runner," who, in these days, is busily going about in eastern and southern Europe, from city to city, and from village to village, telling fairy tales about the prosperity of immigrants in America and the opportunities offered in the United States to aliens. He claims to be all-powerful, and to have representatives in every port who can open the door of America to any one.

The steamship agents look upon every emigrant from eastern Europe as one who must go to the United States whether he wishes to do so or not. Such emigrants, passing through Germany, for example, are considered the legitimate prey of the German steamship companies and their agents. The agent sees very little commission in the sale of a ticket for London. If the emigrant insists that London is the place he wants to go to, he is told that he is a liar. He is an "American"—the technical term applied to all emigrants bound for the United States—and he must buy a ticket for America.

Accordingly, he is taken by a policeman to the emigration station, and is catechized about as follows:

Agent: "Where are you bound for?"

Emigrant: "To England."

Agent: "How much money have you?"

Emigrant: "How is that your business?"

Policeman: "Don't talk back! Show all the money you have. If you don't, I will at once take you back to Russia, and hand you over to the authorities."

Whereupon, the unfortunate emigrant takes out all the money he has from the various places where he keeps it concealed. The steamship agent counts it in the presence of the policeman, and then deducts the price of transportation, fourth-class, to Hamburg or Bremen, and a steerage ticket to New York. What remains he returns to the emigrant, who is not allowed to ask any more questions.

At the present time certain foreign countries appear to be actively engaged in encouraging emigration to the United States. Having made futile attempts to check an exodus which threatens seriously to impair their economic prosperity, they are trying to minimize the evil, and even to turn it to their advantage if possible. With a view to this end, all the political, social, and occasionally religious resources of the countries in question are directed to maintaining colonies of their own people in the United States, instructing them to continue their allegiance to the countries of their birth, to transmit the money they earn here back to their native land, and to avoid all intercourse with the people of this country that would tend to the permanent adoption of American ideals. Agents are actually sent over to keep the colonists together, and to prevent them from imbibing a knowledge of and affection for the institutions of the United States.

The Cost to the Cities

To illustrate some of the disadvantages of our present method of handling the immigration problem, we may point to the enormous expenditures in our large cities for the support of indigent aliens; the records of the lesser criminal and police courts; the roster of our public hospitals, jails, asylums, and reformatory institutions; the gorged habitations of aliens in our cities; the struggle for bare existence in sweat-shops; the formation of large colonies of people wholly alien to American civilization in language, thought, aspiration and life; and, finally, the introduction into this free country of such hideous and terrifying fruits of long-continued oppression as the Black Hand and Anarchist societies.

Among the means suggested for diminishing the flow of immigration is the enlargement of the prohibited classes by adding those who cannot read or write, and those whom age or feebleness renders incapable, wholly or partly, of self-support. As for the matter of illiteracy, it must be remembered that, while this disadvantage does not of itself necessarily render an alien undesirable, yet statistics show that much of the immigration that is undesirable on other grounds consists of persons who are illiterate. From southern Italy, for example, comes much of our least desirable immigration, and among those people forty-eight out of every one hundred can neither write nor read.

It is further suggested that, as an ultimate resort, a ratio might be established apportioning the number of alien passengers to the tonnage of vessels, so as to reduce the number of immigrants carried. This ratio could be altered from time to time as Congress saw fit, controlling the inflow absolutely. But all of these ideas and many others will be duly considered by the new Immigration Commission, and it will remain for the national legislative body considering its report to decide in its wisdom just what measures shall be adopted for the restriction of evils which, at the present time, are undeniably a serious menace to the future prosperity and welfare of our country.

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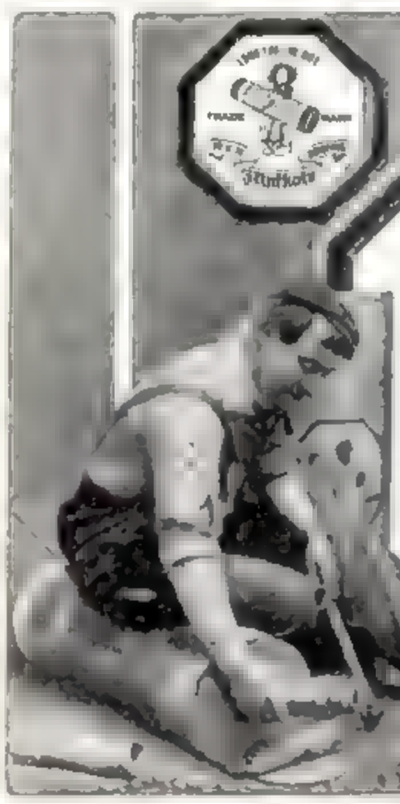

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BULLS AND BEARS

Philanthropy as Seen by Carnegie

WHENEVER Andrew Carnegie breaks loose with one of his fulminations against "stock gambling" and the "wolves of Wall Street," the men down there just smile and remind one another that it was Wall Street that made possible the issue and value of that memorable lot of Steel bonds which comprises the backbone of the Carnegie fortune. The ironmaster's real attitude toward philanthropy is revealed in this story.

It appears that a certain Western man who had worked with Mr. Carnegie when he was making his start in this country once came to see him in New York to ask for a contribution to a hospital fund. After they had exchanged greetings Mr. Carnegie said: "Well, what do you want?"

Somewhat hesitatingly the visitor replied: "I should like to get some money for a hospital."

"How much do you want?"

The visitor said: "I am afraid it is a great deal. I should like to get a thousand dollars."

Mr. Carnegie turned impatiently on his heel and snorted:

"That is too little for me to bother with." Then he left the room.

Wall Street's Loneliest Man

THERE are some men who are in, but not of, Wall Street. They are the chroniclers of its affairs and its work. One of the best known of these is Sereno S. Pratt, the editor of the Wall Street Journal, who has labored within the shadow of the Stock Exchange for more than twenty years. Incidentally he has a unique distinction, and this is the story of it: Mr. Pratt has long been a consistent friend and champion of President Roosevelt's policies, and has written much about them. In fact, it is well known among his co-workers that he enjoys a very close relation with the President. On one occasion he was visiting at the White House. During the conversation Mr. Pratt remarked: "Mr. President, I suppose that I am the loneliest man in Wall Street."

"How is that?" asked Mr. Roosevelt.

"Can't you guess?" said Mr. Pratt.

And the President, with a laugh, guessed right the very first time, and added: "You must be lonely, sure enough."

Summer Wit on 'Change

THE monotony of Wall Street in summer is varied by the daily pilgrimages of the "Seeing New Yorkers" who come in huge "rubberneck" wagons and take temporary possession of the district. They usually dismount in front of the Morgan Building, sprain their necks looking at the skyscrapers, wonder at the gyrations of the "Curb," and say wicked things about high finance. Then they go over to the Stock Exchange, and it is there that the fun begins. The attendants have a merry time answering questions.

One day a woman from Indiana was looking at the busy scene on the floor of the Exchange, when a guide remarked: "A seat down there costs $75,000."

"Goodness me!" gasped the lady. "Wouldn't it be cheaper to stand up?"

Li and the Ticker

WHENEVER a distinguished foreigner comes down to see the sights of Wall Street, they tell him the story of Li Hung Chang and the ticker. The distinguished Oriental came down in state, with much flapping of silken robes. After he had seen the bulls and bears chasing one another on the floor of the Stock Exchange, and had taken in all the living exhibits of the big financial game, he was escorted to a broker's office and shown a ticker in action. He stood for a long time watching the white tape issue from the glass case, and he was much impressed by the black marks that showed the record of sales. Finally, some one asked: "How would you like to play the stock market?"

The old Chinaman looked gravely at the curling paper a minute and then said slowly:

"No, thank you. I prefer to go into a game where you can see the dealer."

Morse, the Ice Man

SPEAKING of cutting ice in Wall Street reminds one that C. W. Morse is fast taking on qualities that make him eligible for the best high finance society. When he put through his sixty-two-million-dollar steamship merger the other day people didn't exactly sit up, because they are getting used to Morse deals. But one unsophisticated person asked:

"Who is this man Morse?"

"Oh, he's the ice man," he was told.

Morse is the kind of ice man that, perhaps, a good many people would like to be, especially these hot summer days. It was he who put through the American Ice deal that nearly caused riots in New York. He selected the hottest summer the town had had in years; so, when he put up the price of the cooling product, the people had to pay. The ice merger was only one of a long string of big deals. Morse was born in Maine, and, like many "Down East" Yankees, would rather trade than eat. He had cleaned up a small fortune before he left college.

He is doing for the Atlantic Coast steamship lines what Mr. Harriman did for the railroads, and in just the same way, for all his wires are pulled from Wall Street. He wants to be admiral of all the fleets. Incidentally he is the Universal Bank Director, for he is a member of the board of exactly fourteen banks of every known variety. These banks are very useful in the merging business, for they create credit.

Some Wall-Street Wit

WALL STREET still remembers the hits of William R. Travers, the premier wit of the Street. One of the best of these was delivered at the expense of Henry Clews. A newspaper printed a portrait and sketch of Mr. Clews, extolling him as a self-made man. The next day Mr. Clews appeared in the club where Travers was sitting. As he entered Travers said:

"Clews, if you are such a self-made man, why didn't you put more hair on the top of your head?"

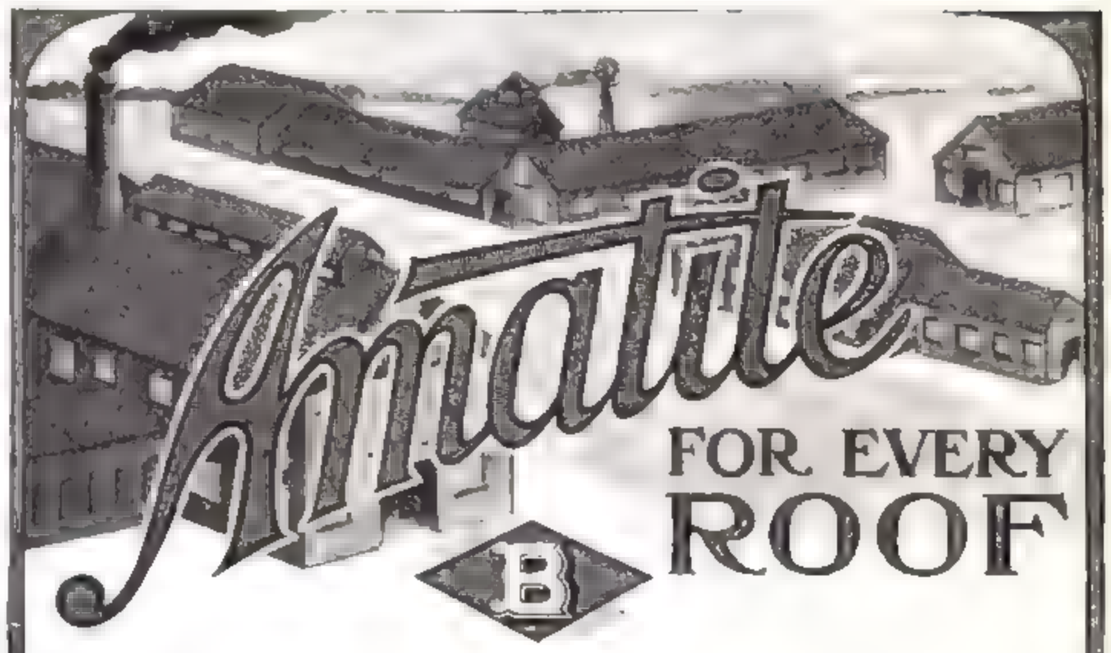
On another occasion, when costumes for a masked ball were being discussed, Travers remarked to Clews: "Why don't you chalk your head and go as a billiard cue?"

The Case of Young John D.

THE name of Rockefeller doesn't cut half as much ice in Wall Street as many people would think. To be sure, there is William Rockefeller, the Co-Master of Standard Oil, but he has the "Man of Mystery" habit.

But when Wall Street contemplates the spectacle of young John D. Rockefeller, it smiles and says nothing, and then you know that silence covers a multitude of things. Young John D. once had yearnings to figure in the real, daring financial game. He had a kind and indulgent father. So he took a flyer in Leather. It was a very sad affair. The remnants of that deal were picked up by sympathetic friends and paid for by the indulgent and multi-millionaire father. Now the only thing that the young man does is religiously to attend the meetings of the directors of the United States Steel Corporation.

"Religiously attend" seems quite the proper phrase to apply to young John D., for his friends say that he'd rather run his Fifth Avenue Sunday-school than be the King Pin of Wall Street.



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How Canada Handles Railroads

The Railway Commission and What it Does for the Dominion

By William Whyte

THE publicity recently accorded the affairs of several large railways in the United States, as a result of the proceedings of the Interstate Commerce Commission, has been the means of arousing considerable interest and diversified comment in all parts of Canada, and, as a natural consequence, Canadians, ever on the outlook for improvements in all things, have compared their Dominion Railway Act and the powers of their Railway Commission with the Interstate Commerce Act and the powers of the Interstate Commerce Commission. The result of the comparison is interesting, indeed.

Canadian railroads are regulated by a board of three commissioners, who are appointed for life. The chairman of the board receives an annual salary of ten thousand dollars, and associate members eight thousand dollars. This board is authorized to employ the services of experienced railroad men as experts in the different branches of railroad work. The commission is endowed with powers that would make a citizen of the United States, accustomed to the weak and ineffectual efforts of the Interstate Commerce Commission, gasp with astonishment.

Whenever railway regulation, considered necessary for the public good in Canada, is adopted, there is no cry of "confiscation" on the part of the railway companies; no much-mooted abstract questions as to the constitutionality of the act are raised, and no protracted and expensive legislation ensues. The authority of the board's members is plenary within its jurisdiction, and its decisions and orders may be made rules of any Superior Court. There is no appeal from their decision, unless the board itself grants an appeal, except on questions of jurisdiction, or to the Governor-in-Council.

With the Railroads' Approval

It is to be noted in this connection that when the statute authorizing this board of commissioners and defining their immense powers in railroad regulation was enacted, it was with the approval and coöperation of most of the Canadian roads. This statement will be pregnant with interest to a citizen of the States who is familiar with the railroad situation in his own country. It is nevertheless true in every particular. The Canadian's characteristic respect for the law is primarily responsible for this most satisfactory result. All classes seem to agree in the sentiment: "It is the Law; it must be obeyed."

The railroads realized at once that such action on the part of the Dominion Government could not fail to operate to the mutual benefit of the Canadian people and, in the end, to their own benefit.

In one step Canada has accomplished what the United States has not been able to do in years of effort. The powers of the Railway Commission under the Railway Act are infinitely greater and more clearly defined than are those of the Interstate Commerce Commission under the Interstate Commerce Act, and, in comparison, the latter seems ridiculously weak and ineffectual. The power of the Railway Commission within its jurisdiction over the railways in Canada is absolute, and its duties and powers are set forth in the Railway Act. Such is not the case with the Interstate Commerce Commission. It might be well to mention a few of the more important powers extended to the Railway Commission which the Interstate Commission does not seem to possess:

It possesses jurisdiction over telegraph or telephone lines operated by railway companies, and all matters pertaining thereto.

It can order the abolition of grade crossings where it considers them too dangerous to the community to be permitted, and can order the railways to construct subways or overhead crossings, or the installation of safety appliances at level crossings.

It has the power to regulate the running and operation of trains, and can order changes in schedules or operation of additional trains to give better service for the accommodation of business.

Railway companies must report to the board all cases of fatal or serious injury.

All agreements for the sale, lease or amalgamation of railways must be approved by the board.

The board may order the allotment or distribution of cars, where there may be question of discrimination.

Railway companies must submit to the board plans of all branch lines, new lines, spurs, sidings, or railways of any description whatever, and the approval of the board must be secured before the work can be commenced. This applies, also, to all works, bridges, etc., which the railways may desire to construct.

The board may order the construction of bridges over navigable waters, and the regulations respecting the construction of such bridges are included in the Railway Act.

The board may order the construction of private sidings or spurs to any industries, if it deems it necessary.

The board may exercise jurisdiction over claims against railway companies; at the same time, it protects the railway companies from unjust claims.

The board may determine what lands the railway companies may take without owner's consent for right of way, etc., and its authority extends to expropriation proceedings of every description.

No railway may cross or join another railway without the consent of the board.

The Railway Act defines the duties and powers of directors of railways.

It can fix either maximum or absolute rates.

All freight tariffs have to be filed with, and receive the approval of, the Commission, which has the power to order changes in them.

No toll can be charged which unjustly discriminates between different localities.

No greater toll can be charged for a shorter than for a longer haul unless, in the judgment of the Commission, special conditions make it necessary.

Freight tariffs are governed by a classification which must receive the approval of the board. This insures uniformity of classification.

The effect of this beneficent rate regulation on the commercial development of Canada cannot be overestimated. Consider for one moment what this protection means:

1. Equal rates for all. A guarantee that one section of the country will not be exploited to the detriment of another region equally endowed with natural resources.

2. No secret rebates. An exemplification of the "live and let live" policy. The small producer is zealously protected and is afforded an equal chance on the same basis with a wealthy corporation.

3. Government regulation of train schedules. An absolute assurance to the shipper that he can fulfill his contracts.

In Absolute Control

In short, it may be said that the Board of Railway Commissioners has absolute control over all matters pertaining to the construction, operation and maintenance of railways, and, in comparison, the powers of the Interstate Commerce Commission seem dwarfed almost to insignificance. It may be said, also, that not only does the Dominion Railway Act, which gave to the Board of Railway Commissioners its life, protect the public, but it also protects the railway companies.

For instance, a town where one railway is already located may desire the entrance into the town of another railway and may wish to grant a location to the entering road which might prove injurious to the first road. In such a case, the first road may appeal to the Commission against this injustice, and the Board has the power to compel the second road to enter the town by another route.

With the tremendous undeveloped natural resources of Canada and the blessings incident to railway regulations such as these, there can be found no better field for capital seeking investment. Perhaps, the fairest indication of hearty coöperation with the Government by the railways, and likewise of a firm belief in Canada's present and future prosperity, is the tremendous amount of railway construction going on to-day. The Canadian Pacific Railway — perhaps the most remarkable railway system in the world, not only because of its length, but because of its diversified interests and business enterprises—is building many miles of new railway in the Provinces of Manitoba, Saskatchewan and Alberta, opening up millions of acres of land for settlement.

Although it is not generally known, it is, nevertheless, an established fact that no country in the world has so great a mileage per capita as Canada now has. Then, add to this the fact that contracts have been let for hundreds of miles of additional railway, consisting in part of feeders which will suck up and bring to the main lines the crops from the newly developed wheat regions—and you will understand that government regulation is not necessarily a fatal drag on a nation's railway prosperity.

The Big Canadian Crop

How enormous is the crop which the Canadian railways are working like beavers to handle may be realized when it is said that more than once last year the daily receipts of wheat at Winnipeg exceeded the combined daily receipts at Duluth, Minneapolis and Chicago. Next year the acreage under crop will be greatly increased, and so the total yield. Each year the golden stream of wheat flows wider and swifter and deeper down to the lakes, and, by the time the railways now under construction are completed, there will be need of more; for, with all of this wonderful progress, the development of the Canadian West has just begun.

Is it any wonder, then, that thousands of men are being employed and millions of money being expended in the construction of new lines which will be needed to assist in the movement of the crop of 1908?

Previous to 1881 Manitoba and the Canadian West had never heard the whistle of a locomotive.

Now, there are over five thousand miles of track in operation through a region which in 1906 produced nearly one hundred million bushels of wheat, and which shipped—for export alone—some eighty thousand head of cattle.

The Canadian Pacific Railway was, of course, the real pioneer, throwing open to the world its last Great West, carrying on its work of construction and development in the face of obstacles which, in any other country, would have spelled failure for any enterprise; but this railway has won an empire from a wilderness and has turned defeat into a tremendous success. To-day, in a desperate effort to meet the requirements of the region through which it runs, this railway is building eight new branches. It has on order to-day, for delivery this season, rolling stock equipment to the value of $11,808,751, and hopes to have it all in service before this year's crop begins to move. This year it will spend, in the West alone, in the neighborhood of twenty millions of dollars in improvements and new works. The railway is indeed moving fast, but the incoming settlers are moving faster.

It is a self-evident truth that the development and prosperity of any new country depends upon its transportation facilities. One would naturally suppose, therefore, that the Canadian Government, fearful of discouraging railroad construction at a time when it was sorely needed, would have moved slowly in the matter of enacting a railway-regulation measure which, in the United States, at least, would have been considered drastic. But the Government saw clearly that, while additional transportation facilities were of vital importance, yet, at the same time, efficient railway regulation was an absolute necessity to the development of the West, and, instead of resorting to dilatory tactics, it met the situation squarely, adopted such measures as it deemed advisable; and, when the bill had gone into effect, the wisdom of the course which it had taken at once became apparent to all.

What Will YOU Do at 50?

Have you ever thought what will become of you if your earning capacity is gone?

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Read this Letter:

"I am sending you herewith a Rubberset Shaving Brush which has been in daily use for ten years and I've yet to see one single bristle come out."

We showed it out of the brush referred to. This instance is only one of many which proves that

"Rubberset" Shaving Brushes

are the most practical brushes made. The bristles are not set in rosin or cement like ordinary brushes. They are set in a bead of soft rubber, which is then vulcanized into a solid, compact body. This setting is practically indestructible. That's why the bristles can't get out. That's guaranteed. Just use a "Rubberset" and see the difference.

Beware of imitations. Look for our trade mark

Price $1 comes up to $6.00 at all leading dealers, or direct from us on receipt of price. Write for handsome booklet showing the numerous styles.

Rubberset Brush Co., 61 Ferry Street, Newark, N. J.

Sense and Nonsense

The Crown of Love

By Reginald Wright Kauffman

God lead your footsteps in the light,
And I am happy, though there be
In His good will but Stygian night
And outer darkness left for me.

God guide you with His tender smile
Life's devious pathway gently down,
And I shall care not, though the while
I cower 'neath His sternest frown.

So with Love's rose-wrought coronet
Your fair white brow His hand adorns,
I know no pangs of old regret,
But praise Him for my crown of thorns.

Making "Stage" Money

IT IS a curious coincidence that most of the "stage" money flashed by villains in melodramas, and for which there is so much blood-letting and murder in sensational plays, is made in Washington almost within the shadow of the Bureau of Engraving and Printing. The demand for it has caused it to develop into quite a little industry. It is widely used as "property" for regular dramatic productions and also for amateur theatricals. It is engraved on green paper, like "greenbacks."

A recent issue of "stage" money contained the picture of Cassie Chadwick, whose frenzied financial manipulations landed her in prison.

Desperate Remedies

W. W. STOW, who used to be a political power in California, was figuring on a candidate for Governor one year. He was perplexed because a sturdy old citizen named Jeff Neff had announced himself for the nomination. Neff had much strength and, while Stow didn't want him, he was afraid he would get in the race and spoil the slate.

So Stow went to Neff and said: "Jeff, I hear you are a candidate for Governor."

"I am," replied Neff.

"Well," said Stow, "I am for you, Jeff. Still, I kind of hate to see you make the race. You are getting old, Jeff, and a campaign would be very wearing on you."

"I guess I'm all right," replied Neff. "Never felt better in my life."

"I know, Jeff, I know," protested Stow; "but lots of times we have things when we don't know we have them. Now, I'm for you, and I can nominate you, but I think you owe it to me to prove that your health won't break down right in the middle of the campaign."

"What do you want me to do?" asked the tickled Neff, because Stow's support meant nomination

"Why, suppose we have a doctor come in and look you over, and, if you are all right, I'll announce that I am for you, and it will be all fixed."

Neff consented. The doctor came in and discovered that Neff had all sorts of hidden diseases. He gave it as his opinion that if Neff made the race it would surely kill him.

Neff withdrew. A year or two later he learned the doctor was Stow's doctor, and had been coached beforehand by Stow.

Trying Him Out

WHEN John S. Shriver, secretary of the Gridiron Club, and for years a well-known Washington correspondent, began newspaper work in Baltimore, his mother, aghast at the thought of the boy being out late at night, sent the family carriage around to the office every evening, and Shriver drove to his assignments.

This was easy for the city editor. Every time he had a long trip for a reporter, he sent Shriver. One night Shriver had been to a labor meeting and had made copious notes. He was preparing to write his story when word came in that there was another labor meeting in another part of the city that needed covering.

The city editor sent Shriver, who drove up to the hall in the carriage. He went in and was immediately seized by the labor men and called a spy.

"I'm no spy," protested Shriver; "I'm a reporter."

"How does it come you are riding in a carriage? We never saw a reporter in a carriage in this town before."

"It's my carriage, and it's all right. I'm a reporter," asserted Shriver

"Well," said the dubious chairman of the meeting, "if you are a reporter, what have you been reporting to-night?"

Shriver told them. "Read us your notes," commanded the chairman. Shriver read his notes. That half convinced the labor men, but, to make sure, they placed Shriver at a table, forced him to sit there until three o'clock in the morning and take down everything that was said.

"Now, sonny," said the chairman, as the meeting broke up, "if all that ain't in the paper, you will get what is coming to you

Of course, it was too late then to get anything in the paper, and Shriver kept out of sight for a week, for the labor men were around early next day to find "that dude who said he was a reporter, and him riding around in a carriage."

The Cabinet Mystery

A CHARACTERISTIC story is being told of John B. Herreshoff, the blind yacht builder, of Bristol, Rhode Island, and head of the famous family that has given our country so many victories in the contests for the America's Cup. Herreshoff was a guest at a large party in Bristol when the hostess was proudly displaying a cabinet just received from an antique shop in New York, and bought for seven hundred dollars, as a product of the year 1710.

It was observed by one of the other guests that Herreshoff alone refrained from favorable comment, although the old man had examined the cabinet by his delicate touch. Finding an opportunity, the man approached Herreshoff and asked him the reason for his silence. Herreshoff chuckled.

"I'll let you into a secret, if you don't breathe a word of it to the good Mrs. B——," he said.

The promise having been given, Herreshoff led the way with his unerring directness to the cabinet, and, extracting a drawer, he ran the tips of his fingers lightly over the bottom and chuckled again:

"Circular saws in 1710? Poor Mrs. B——!"

The Retort Courteous

PAUL ARMSTRONG was engaged by Nat Goodwin to write a comedy for Goodwin, and was paid two hundred and fifty dollars advance money.

Goodwin decided he didn't want the play, and telegraphed Armstrong from San Francisco, telling him so and asking him to return the two hundred and fifty dollars.

Armstrong telegraphed this reply: "Nat Goodwin, San Francisco: Always a comedian. ARMSTRONG."

Adjectives as Exclusive Property

WHEN Louis Brownlow, now a Washington correspondent, was a reporter on the Louisville Courier-Journal, he was sitting at the telephone table in the local room one night, waiting for a call.

The office dictionary is kept on that table. Brownlow was turning the leaves idly when Marse Henry Watterson came along.

Marse Henry does not see very well. He made out a figure at the table and said: "Who's that?"

"Brownlow, Mr. Watterson."

"What are you doing, Brownlow?"

"I'm reading the dictionary."

"Well, skip the adjectives, skip the adjectives, for I'm the only one on this paper who can use them."

Too Busy

"IT IS remarkable," once said the late Thomas G. O'Brien, who was manager of the largest vaudeville house in Buffalo, "how the farming microbe gets professional people.

"Now, there is Charley Case, who has a little farm down in Lockport. This week one of my big acts disappointed me, and I needed some one to strengthen the bill. So I wired to Case: 'Will give you a hundred and fifty dollars for a week, and headline you. Come at once!'

"This is the reply I got." And O'Brien read: "'Can't come. Busy painting my barn.'"

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HIS OWN PEOPLE

(Continued from Page 5)

She shook her head at him in friendly raillery. "Ah, that may be; but how many of those suppers have you had afterward?"

This was a delicious accusation, and though he shook his head in virtuous denial he was before long almost convinced that he *had* given a rather dashing supper after the vaudeville and had *not* gone quietly back to the hotel, only stopping by the way to purchase an orange and a pocketful of horse-chestnuts to eat in his room.

It was a happy drive for Robert Russ Mellin, though not happier than that of the next day. Three afternoons they spent driving over the Campagna, then back to Madame de Vaurigard's apartment for tea by the firelight, till the enraptured American began to feel that the dream in which he had come to live must of happy necessity last forever.

On the fourth afternoon, as he stepped out of the hotel elevator into the corridor, he encountered Mr. Sneyd.

"Just stottin', eh?" said the Englishman, taking an envelope from his pocket. "Lucky I caught you. This is for you. I just saw the Cantess and she teold me to give it you. Herry and read it and kem on t' the Amairikin Baw. Chap I want you to meet. Eold Cooley's thyah, too. Gawt in with his tourin'-caw at noon."

"You will forgive, dear friend," wrote Madame de Vaurigard, "if I ask you that we renounce our drive to-day. You see, I wish to have that little dinner to-night and must make preparation. Honorable Chandler Pedlow arrived this morning from Paris and that droll Mr. Cooley I have learn is coincidentally arrived also. You see, I think it would be very pleasant to have the dinner to welcome these friends on their arrival. You will come surely—or I shall be so truly miserable. You know it, perhaps, too well! We shall have a happy evening, if you come, to console us for renouncing our drive. A thousand of my prettiest wishes for you. HÉLÈNE."

The signature alone consoled him. To have that note from her, to own it, was like having one of her gloves or her fan. He would keep it forever, he thought; indeed, he more than half expressed a sentiment to that effect in the response which he wrote in the aquarium, while Sneyd waited for him at a table near by. The Englishman drew certain conclusions in regard to this reply, since it permitted a waiting friend to consume three long tumblers of brandy-and-soda before it was finished. However, Mr. Sneyd kept his reflections to himself, and, when the epistle had been dispatched by a messenger, took the American's arm and led him to the "American Bar" of the hotel, a region hitherto unexplored by Mellin.

Leaning against the bar were Cooley and the man whom Mellin had seen lolling beside Madame de Vaurigard in Cooley's automobile in Paris, the same gross person for whom he had instantly conceived a strong repugnance, a feeling not at once altered by a closer view.

Cooley greeted Mellin uproariously, and Mr. Sneyd introduced the fat man. "Mr. Mellin, the Honorable Chandler Pedlow," he said; nor was the shock to the first-named gentleman lessened by young Cooley's adding, "Best feller in the world!"

Mr. Pedlow's eyes were sheltered so deeply beneath florid rolls of flesh that all one saw of them was an inscrutable gleam of blue; but, small though they were, they were not shifty, for they met Mellin's with a squareness that was almost brutal. He offered a fat paw, wet by a full glass which he had put down too suddenly on the bar.

"Shake," he said, in a loud and husky voice, "and be friends! Tommy," he added to the attendant, "another round of Martinis."

"Not for me," said Mellin hastily. "I don't often ——"

"*What!*" Mr. Pedlow roared suddenly. "Why, the first words Countess de Vaurigard says to me this afternoon was, 'I want you to meet my young friend Mellin,' she says; 'the gamest little Indian that ever come down the pike! He's game,' she says—'he'll see you *all* under the table!' That's what the smartest little woman in the world, the Countess de Vaurigard, says about you."

This did not seem very closely to echo Madame de Vaurigard's habit of phrasing, but Mellin perceived that it might be only the fat man's way of putting things.

"You ain't goin' back on *her*, are you?" continued Mr. Pedlow. "You ain't goin' to make her out a liar? I tell you, when the Countess de Vaurigard says a man's game, he *is* game!" He laid his big paw cordially on Mellin's shoulder and smiled, lowering his voice to a friendly whisper. "And I'll bet ten thousand dollars right out of my pants' pocket you *are* game, too!"

He pressed a glass into the other's hand. Smiling feebly, the embarrassed Mellin accepted it.

"Make it four more, Tommy," said Pedlow. "And here," continued this thoughtful man, "I don't go bandying no ladies' names around a barroom—that ain't my style—but I do want to propose a toast. I won't name her, but you all know who I mean."

"Sure we do," interjected Cooley warmly. "Queen! That's what she is."

"Here's *to* her," continued Mr. Pedlow. "Here's to her—brightest and best—and no heel-taps! And now let's set down over in the corner and take it easy. It ain't hardly five o'clock yet, and we can set here comfortable, gittin' ready for dinner, until half-past six, anyway."

Whereupon, the four seated themselves about a tabouret in the corner, and, a waiter immediately bringing them four fresh glasses from the bar, Mellin began to understand what Mr. Pedlow meant by "gittin' ready for dinner." The burden of the conversation was carried almost entirely by the Honorable Chandler, though Cooley, whose boyish face was deeply flushed, now and then managed to interrupt by talking louder than the fat man. Mr. Sneyd sat silent.

"Good ole Sneyd," said Pedlow. "*He* never talks, jest saws wood. Only Britisher I ever liked. Plays cards like a goat."

"He played a mighty good game on the steamer," said Cooley warmly.

"I don't care what he did on the steamer; he played like a goat the only time *I* ever played with him. You know he did. I reckon you was *there!*"

"Should say I was there! He played mighty well ——"

"Like a goat," reiterated the fat man firmly.

"Nothing of the sort. You had a run of hands, that was all. Nobody can go against the kind of luck you had that night; and you took it away from Sneyd and me in rolls. But we'll land you pretty soon, won't we, ole Sneydie?"

"We sh'll have a shawt at him, at least," said the Englishman.

"Perhaps, he won't want us to try!" young Cooley pursued derisively. "Perhaps, he thinks *I* play like a goat, too!"

Mr. Pedlow threw back his head and roared. "Give me somep'n easy! You don't know no more how to play a hand of cards than a giraffe does. I'll throw in all of my Blue Gulch gold-stock—and it's worth eight hundred thousand dollars, if it's worth a cent—I'll put it up against that tin automobile of yours, divide chips even and play you freeze-out for it. You play cards? Go learn hop-scotch!"

"You wait!" exclaimed the other indignantly. "Next time we play we'll make you look so small you'll think you're back in Congress!"

At this Mr. Pedlow again threw back his head and roared, his vast body so shaken with mirth that the glass he held in his hand dropped to the floor.

"There," said Cooley, "that's the second Martini you've spilled. You're two behind the rest of us."

"What of it?" bellowed the fat man. "There's plenty comin', ain't there? Four more, Tommy, and bring cigars. Don't take a cent from none of these Indians. Gentlemen, your money ain't good here. I own this bar, and this is my night."

Mellin had begun to feel at ease, and, after a time—as they continued to sit—he realized that his repugnance to Mr. Pedlow was wearing off; he felt that there must be good in any one whom Madame de Vaurigard liked. She had spoken of Pedlow often on their drives; he was an "eccentric," she said, an "original." Why not accept her verdict? Besides, Pedlow was a man of distinction and force; he had been in Congress; he was a millionaire; and, as became evident in the course of a long recital of the principal events of his career, most of the great men of the time were his friends and protégés.

"'Well, Mack,' says I one day when we were in the House together,' thus Mr. Pedlow, alluding to the late President McKinley, "'Mack,' says I, 'if you'd drop that double standard business'—he was waverin' toward silver along about then—'I don't know but I might get the boys to nominate you fer President.' 'I'll think it over,' he says—'I'll think it over.' You remember me tellin' you about that at the time, don't you, Sneyd, when you was in the British Legation at Washin'ton?"

"Pahfectly," said Mr. Sneyd, lighting a cigar with great calmness.

"'Yes, sir,' I says, 'Mack,' I says, 'if you'll drop it, I'll turn in and git you the nomination.'"

"Did he drop it?" asked Mellin innocently.

Mr. Pedlow leaned forward and struck the young man's knee a resounding blow with the palm of his hand.

"He was *nominated*, wasn't he?"

"Time to dress," announced Mr. Sneyd, looking at his watch.

"One more round first," insisted Cooley with prompt vehemence. "Let's finish with our first toast again. Can't drink that too often."

This proposition was received with warmest approval, and they drank standing.

"Brightest and best!" shouted Mr. Pedlow.

"Queen! What she is!" exclaimed Cooley.

"*Ma belle Marquise!*" whispered Mellin tenderly, as the rim touched his lips.

A small keen-faced man, whose steady gray eyes were shielded by tortoise-rimmed spectacles, had come into the room and now stood quietly at the bar, sipping a glass of Vichy. He was sharply observant of the party as it broke up, Pedlow and Sneyd preceding the younger men to the corridor, and, as the latter turned to follow, the stranger stepped quickly forward, speaking Cooley's name.

"What's the matter?"

"Perhaps, you don't remember me. My name's Cornish. I'm a newspaper man, a correspondent." (He named a New York paper.) "I'm down here to get a Vatican story. I knew your father for a number of years before his death, and, I think, I may claim that he was a friend of mine."

"That's good," said the youth cordially. "If I hadn't a fine start already, and wasn't in a hurry to dress, we'd have another.'

"You were pointed out to me in Paris," continued Cornish. "I found where you were staying and called on you the next day, but you had just started for the Riviera." He hesitated, glancing at Mellin. "Can you give me half a dozen words with you in private?"

"You'll have to excuse me, I'm afraid I've only got about ten minutes to dress. See you to-morrow."

"I should like it to be as soon as possible," the journalist said seriously. "It isn't on my own account, and I ——"

"All right. You come to my room at ten t'morrow morning?"

"Well, if you can't possibly make it to-night," said Cornish reluctantly. "I wish ——"

"Can't possibly."

And Cooley, taking Mellin by the arm, walked rapidly down the corridor. "Funny ole correspondent," he murmured. "But what do *I* know about the Vatican?"

(TO BE CONCLUDED)

His Head in the Stars

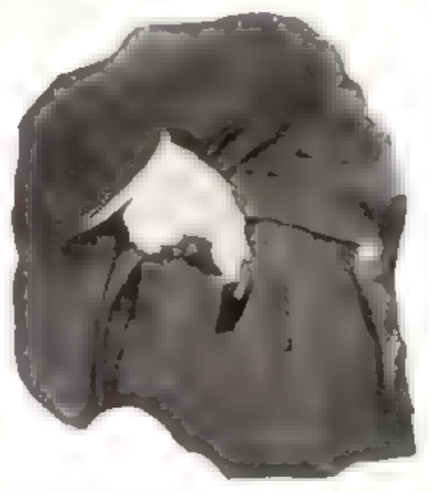
SIMON NEWCOMB, the celebrated astronomer, lives with his stars and has little interest in mere humans.

On the day his daughter was married he was coaxed to the big wedding reception.

He roamed through the drawing-room, apparently oblivious of the people, with his head in the air and his thoughts on the heavens. Mrs. Newcomb approached him.

"Mr. Newcomb," she said, not without asperity, "this will not do at all. You owe something to me and to your daughter. Really, you must speak to the guests."

"Why, my dear," protested the astronomer, "I have nothing of importance to communicate to them."



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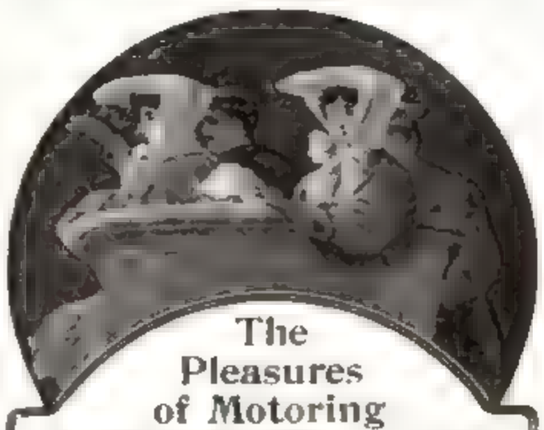

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GETTING ON IN THE WORLD

STEPS AND MISSTEPS ON THE ROAD TO FORTUNE

A Prophecy Fulfilled

AS FAR back as I can remember, I cherished an ambition to become a great author. I was reticent in all that concerned myself and never mentioned my ambition to any one until just before I left college.

"I hope you'll succeed," said my friend, "but take my advice and tackle something you're more fitted for."

It was certainly a wet blanket, but my ambition was not smothered. I became a reporter, as the best means of getting a knowledge of human nature and acquiring skill in literary work.

I am not going to describe my "steps and missteps" as a "cub" and a full-fledged reporter. It is enough to say that I am still gathering news at a fair salary. Several years passed before I tried fiction.

One of my favorite novels was Anthony Hope's Prisoner of Zenda, and its plot gave me an idea. But, instead of having my brave American hero experience stirring adventures in an imaginary country, I transported a charming princess of an imaginary country to the United States to fall in love with him.

I meditated on the plot by day and dreamed of it at night, and often went to sleep repeating to myself conversations and descriptions. I was afraid my friends would laugh at me, and ingeniously concealed my purpose. The private office of a city board, of which I was clerk, was the place where I did my writing.

One afternoon I was in the midst of a thrilling love scene—anyway, I thought it was thrilling—when my friend Bob blundered into the room.

"What are you doing up here, all alone by yourself?" he asked.

"I'm—er—er—writing a story for—for—to-morrow's paper," I stammered.

He sat down and talked, while I wished him a thousand miles away. I did not enter with much spirit into the conversation, and my voice seemed to me constrained and unnatural.

"You're not very friendly," said he. "Go on with your work. I won't bother you." And he left the room.

Again and again I wrote the story, and, after the rough draft was completed, I spent many weary hours running it off on a typewriter. Not until the envelope containing the manuscript was sealed did I stop making erasures and interlineations.

I sent the story to a well-known publishing house and inclosed stamps for return postage. I secretly hired a box at the postoffice and daily watched it with feverish interest. A letter came with the name of the publishers on the outside, but it only acknowledged the receipt of the manuscript, and stated that it would be carefully examined as soon as possible.

When the manuscript came back to me at last, I saw that some one might have read a few pages, but not many, for the seventh and eighth pages were still held together by a drop of mucilage that had fallen on a leaf when I was sealing the envelope.

I sent the manuscript afterward to a couple of magazines and still keep as souvenirs the printed forms of rejection.

There were no grammatical mistakes, no misspelled words and no errors in punctuation. The correct shade of meaning was given to every word, and the sentences ran along smoothly. What was the matter?

I once saw a beautiful girl who had been drowned. The mouth, the nose, the lips and the rounded cheeks were there; the form was as symmetrical as in life. But all was cold and inanimate.

So it was with my story. That indefinable something we call life was missing. Human interest I have heard it called in a story. We feel it in the thrill of emotion tingling through our bodies, when we read the works of the great masters of literature, and sometimes we overlook stilted phrases, uncouth descriptions and glaring errors of diction.

I do not know whether the power of infusing that quality into a literary production is an acquired knack or an innate faculty of the mind; I only know I have not been able to breathe the breath of life into the offspring of my pen.

I feel its absence in my newspaper stories. They read smoothly enough, but are like cornstalks rustling in the autumn wind. And this is the end of my dreaming. A drawer of my desk is the grave of my dead manuscript. Literary success for me is on the pinnacle of a tower, extending sheer from the base without a foothold.

V. V.

Would Not be Downed

THE spring of 1893 found me, at twenty-nine years of age, in New York City with about nine hundred dollars saved up.

My previous business connections had been principally with wholesale houses in New York and the Middle States.

One day, walking down Broadway toward the Battery, I noticed some special styles of sign cards in the windows of a store. Now, in my leisure time, I had practiced sign-card work, and so I made inquiry in regard to these particular boards. I learned that they had been done by a patent process, recently put on the market, and I obtained the name of the concern which made the device and, finally, obtained the agency for it on a straight commission basis.

As the New York City field was not very profitable, I started out on the road and had my first big lift in Philadelphia, where within two weeks I cleared forty dollars over and above all my expenses.

I kept nearly two years at this class of work, covering a very large section of the United States, and eventually my bank account had grown to two thousand dollars. But, as I was tired of the work on the road, I accepted a position with a wholesale house in New York City, in whose employ I had been six years before. Of my money I loaned out the largest part to friends at six per cent., but did not ask for any security (as I ought to have done).

The house I was with liquidated its business after I had been there ten months, and, when I tried to get back the money I had loaned to my friends, I found that the pay on demand notes were not what they claimed to be on their face. Instead of receiving back my money in two hundred, three hundred and five hundred dollar amounts, on demand, I got it back in deposits of five dollars, ten dollars and twenty-five dollars. Owing to other complications, I found myself by the next January with my savings reduced to about two hundred and fifty dollars.

I was sick and tired of New York and the East, where I had only managed to drop what I had accumulated in the West, and, though it was at a small salary, I accepted a new position, glad to escape

My position in the wholesale house proved onerous to me, for my friends, though they were willing to recognize my ability and my thoroughness, were not willing to pay for it at the same price that they would have given to a stranger. Just about this time, too, I noticed that my hearing, which for some time had suffered, was becoming worse to an alarming degree, and, despite medical treatment, I got no relief. The work on the road, as well as that in the house, became a positive hardship, because I was not able to understand one-half of what a customer would say to me.

At the end of the year, my employers would not entertain a proposition for traveling, knowing the handicap my condition put upon me, and so I had to take a position in the house at a salary of about thirty-five dollars per month—a charity job at that.

During my two years' stay in the employ of my friends in the West I had again saved up two hundred and twenty-five dollars by dint of economy and self-restraint. This was in addition to two hundred and fifty dollars saved from the wreck of my previous capital. So I decided to enter the retail trade, where I could hire people who would do the selling.

I remained in the wholesale house a few months longer; then, at last, I opened up a retail store in a small but thriving town of about two thousand people in the Southwest in a fast-growing section of the country. Now, after nearly seven years in business, enjoying a good trade in my lines in our town, I have a good commercial rating, have a stock of merchandise worth five thousand dollars completely free of all debts, besides five thousand dollars in cash invested in an A1 business property in our town

I am occupying the ground floor of a building with my own business, and rent the upstairs for office room, instead of paying a landlord rent. And, as in the first eight months after opening in business I won a fine, lovable girl for a wife, who is also a help to me in my business, I have every reason to be satisfied. —*C. A. L.*

Bonds as a Side Line

I TOOK a position in a bank. The salary, to be sure, was something less per month than my actual expenses; on the other hand, there were only nine employees between me and the top.

I think it was about the fourth week of my employment that I became conscious that some of my earlier ideas of things were beginning to leave me and, before the first year was over, I knew that the visions I had had of advancement over the heads of older men in the bank had no justification in actual practice and that, in the regular order of things, a promotion would be made only when there became a vacancy somewhere in the ranks ahead.

I stuck to my post for almost three years before I saw my way out.

One evening, while closing up my day's work, my eye fell on a circular from a Chicago house, advertising bonds for sale. Our bank dealt extensively in government, state, county and municipal bonds. Also I knew a number of wealthy men, former business associates with my father, who often invested their surplus funds in that kind of securities and who had been making these purchases direct from Chicago and New York bond houses. Might not some of this business be deflected to our bank? I worked over a plan of action that night and, the next morning, presented the whole matter to our president. He agreed to aid me with all the bank's facilities and to allow me the regular broker's commission on all new business.

My hours at the bank were short, and I entered this work with a will. I found that the margin of profit allowed the bank by the dealers was sufficient to enable me to put the bonds into the hands of investors at just about what they had been paying when buying direct from Chicago and New York houses. I got along famously, and at the end of the first month I found that my commissions amounted to something more than my salary.

It was then that I saw the possibilities of this work. I went to the president and secured from him the list of all bonds on hand, with complete data concerning each one, date when due, interest rate and price to net. This information I had printed in circular form. I then selected two magazines of general circulation and inserted a small advertisement in each, inviting correspondence. The result was most encouraging. Every mail brought inquiries, and, in reply to each, one of my circulars was mailed. A large per cent. of these circulars brought further correspondence and the number of sales effected in this way was very gratifying indeed. Advertisements were inserted in other magazines and the inquiries multiplied. In my own State the constitution had been recently amended to exempt municipal bonds from taxation. This made the bond market exceedingly brisk.

I had not a dollar invested in this enterprise, save the comparatively small outlay for printing, postage, stationery and advertising. My stock-in-trade was carried by the bank. I soon had to employ a stenographer to attend to my correspondence and was myself considering giving up my regular position and devoting my entire time to my "side line," when one day the president sent for me. This time it was he who had a proposition to make. The bank directors had been watching my progress with considerable interest, and, seeing the possibilities, had decided to enlarge the bond operations of the bank by creating a new department, to be known as the Bond Department, of which I was to be given sole charge and management at a salary as surprising as it was gratifying. Of course, I accepted this trust. —*L. S.*

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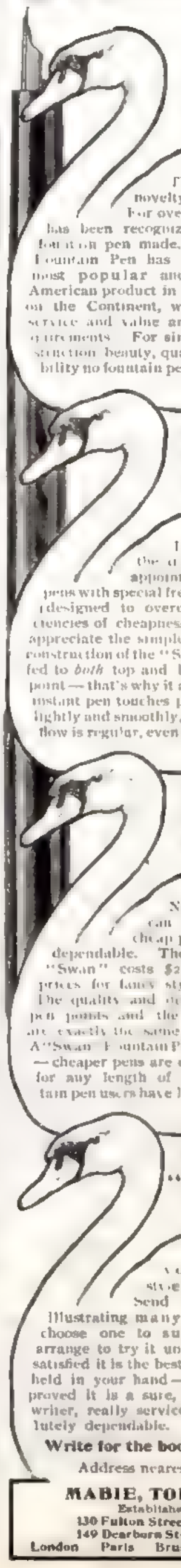

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Your individual style of writing. Send for our booklet illustrating many styles—then choose one to suit you—and arrange to try it until you are fully satisfied it is the best pen you ever held in your hand—until you've proved it is a sure, quick, steady writer, really serviceable and absolutely dependable.

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THE IMPOSSIBLE MR. GURLEY

(Continued from Page 12)

pose. It isn't a mere fancy, it's permanent emotion. You are the kind that I'd fight my way through ten miles of dense tropical jungle to get at. When I first saw you it was all up with me. If it's necessary to capture you by the hair of the head and drag you into a cave, I'll get you. I didn't bother to explain all this, for the first thing on the program was to secure you. After that I'll make love. I guarantee that. I don't care what you think of me till the eighteenth of next March. After that you'll have me tied hand and foot for life. I hoped you'd take it easier, but I intend to make it all up afterward."

He had not taken the trouble even to lower his voice, and Bernice stood, her lips apart, staring at him. For a moment she thought that he was, perhaps, insane. But he was perfectly calm. After his outburst he placidly sipped his tea which he had still retained. He had spoken of her as to a third person. The bewildering way he had of leaving her own feelings out of the question almost deprived her of speech. But she looked at him with staring eyes and said:

"You are certainly a most astonishing person, Mr. Gurley!"

"I am!" he replied. "But it needs some one rather above the average to capture such a girl as you, don't you think?"

"Do you fancy for a moment that such methods will enable you to accomplish that?" Her lip curled.

"I'm sure of it." He put down his teacup. "See here. I'm by way of being a student of psychology. I'm not going into this thing in any hit-or-miss manner; I'm shooting to kill, I'm playing to win. It isn't the most gallant method, perhaps, but it's scientific. After you're won, we can relapse into the romance of mediæval courtship."

"I positively decline to entertain your absurd theories," said Bernice frigidly. "It is nonsense even to discuss them. You'll gain nothing by such a system. Do you take me for a fool?"

"I take you for better, for worse, for richer, for poorer ——"

"No doubt you think I'm an heiress then," she interposed. "I assure you I'm not!"

"Oh, I know all about *that*," he replied confidently. "At the same time, you have considerable influence over your uncle, and I have a good consolidation scheme that I could put through, if I could get hold of him for a little while. I'm sure I could do it!"

"Oh, you could do it!" she said bitterly. "A man that can make me come down and visit him in his own rooms could do anything, I'm sure."

"Thank you." He bowed. "You give me confidence. At present I'm only a bank clerk, reading law on the side. But, after we're married ——"

"I positively forbid you to speak of that!" Bernice exclaimed.

"After we are married, I'm sure I'll be able to support you quite comfortably," he insisted, smiling.

The humor of the thing struck her fiercely. After all, he certainly was amusing—even in her indignation she had to admit it, nor could she escape the compliment in his assiduity. His smile was intoxicating; his smartness was attractive; his good-nature was impregnable. She felt herself grow weak, even as she opposed him. He had magnetism, he had a jubilant, riotous youth that allured her. Again and again she summoned her resolution, again and again her smile won the victory over her frown.

"Oh!" he threw off; "I'm going to come up and call on you next Monday afternoon."

She grew cold with apprehension. "I'll not be at home," she answered, biting her lip.

"I'll wait on the steps till you come."

"I believe you're quite capable of it," was her reply.

He reached for her hand; but she refused it angrily. "Don't you understand," he said, "that I'm in earnest?"

"You'll force me to leave town." There was panic in her voice.

"You'll have to come back."

"I'll marry some one else."

"So'll I—and then we'll run away together. Would that be a better way?"

She stared at him steadily for a moment, with her lips compressed. Then she turned on her heel and walked back into the room without replying. "Come, Mrs. Fellmeth," she said almost inaudibly.

Once in the carriage, she turned on her companion. "Why did you leave me alone with him?" she demanded fiercely.

Mrs. Fellmeth laughed. "Why, my dear child, you took him off yourself!"

"Did I?" Bernice asked vaguely. She sank in exhaustion against the cushions. "Did you ever see such an impossible creature in all your life?"

Mrs. Fellmeth was scarcely able to conceal her amusement. "My dear," she said, "I think he's irresistible! I begin to wish I were your age."

Bernice only shook her head, perplexed. A few of Mr. Gurley's phrases came back to her, echoing in her ears. What did he mean, for instance, by saying that he could make it all up to her? She began almost to believe that he could. He could do anything.

When she got home she surprised herself by dropping down upon her bed and crying hysterically. After that she felt much better.

III

SHE was at home the next Monday, explaining elaborately to herself that she stayed only to see if he *would* keep his promise; but, when his card was sent up, she refused to see him. He left; and, as he had threatened, he took a seat upon the doorstep where, in frock coat and silk hat, he waited for a while in patience. Finally he rang again, and sent up another card. She had watched him from the front window, and, at this new sign of persistence, she capitulated, and came down to the reception-room. Here she entertained him for an hour, during which he made no reference to his passion until just as he was about to go.

Then he said:

"Oh, I've engaged passage on the Königin Maria for us. She sails on the eighteenth of March for Hamburg at six p. m. We'll have the ceremony at noon—that will give us plenty of time, won't it?"

"Plenty," she said freezingly. "But you'll sail alone."

"We'll discuss *that* after we're married," he answered.

She had to laugh, and gave it up, baffled. He came often, after that; and, in despair of putting him off, she permitted it, deciding to let things go till it came to a final decision, when she would show him how foolish it was to attempt to dictate to her. She was tired of the continual argument, of the continual defense. Why, then, did she permit him to see her? Only, she had to admit, because he was far and away the most interesting man she knew. If he had not this obsession, she would have been glad to accept him as a friend. However resentful she might feel at his attempted familiarity, her spirits rose every time she saw him. Of his sincere admiration for her she was now assured. Every look he gave her showed it. He began sending her gifts. At first she refused them and sent them back. Resistance seemed to be futile. They would be returned to her by the next post, and, after several had gone back and forth thus for days, she gave that up, too. She had gone too far, now, to protest to her uncle. She had been forced, in self-defense, to acknowledge him, and, after he had been coming to the house for a while, accident threw him into the presence of Mr. Follansbee, to whom, of course, she was obliged to introduce him.

Mr. Gurley's quick wit and animated conversation had immediately won over Mr. Follansbee. Before she realized how far he had gone, the impossible young man was invited to dinner, and afterward, over their coffee and cigars, the two men had long confidential conversations. Gurley's schemes seemed practical to the old man. He spoke in terms of cordial admiration of Gurley to Bernice, and predicted for him a brilliant future.

A standing once established in the house, it was harder and harder for her to snub him, if, indeed, he had been a young man whom it was possible to snub. He simply wasn't. He dismissed every one of her attacks with radiant good-nature, and turned it into a jest.

January passed, and February. Then came March. Bernice, watching her calendar, began to grow fearful. What if, after

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all, she would have to succumb to his inveterate determination? She felt weaker and weaker in her opposition to him, but she had decided to save all her forces for the final scene. Certainly he could not, neolithic man though he was, actually marry her by capture. Even were her words of no avail against his jocose seriousness of purpose, yet she could, in the last resort, simply silently refuse to marry him. Ah, that would pay him well for his incredible effrontery! She smiled to think how, after all his tricks and schemes, she would, in the end, defeat him. In this mood she listened with amusement to his plans.

He did not see her once without mentioning the eighteenth of March. If it were only to ask her casually what she was going to wear, he never failed to name the date as a prearranged and inevitable time for their marriage. He kept it up as if it were a hypnotic suggestion. Nothing, however, was said before her uncle. She noted that fact with glee, for it enabled her to perfect her own scheme for vengeance. And so it did not come to the battle royal, after all, and they went on in a state of armed neutrality. She was cooler, now. She had an impregnable castle to retreat to when the time came, and, in anticipation of her victory, she enjoyed her minor encounters with him to the utmost. His constant iteration of the words "the eighteenth of March" only aroused in her a surreptitious delight. At times, she even grew sorry for him, to think how badly he would be fooled by her apparent consent. She had long conceded that he was prepossessing, in spite of his atrocious conceit and self-confidence, but now she noticed that every one, without exception, liked him. Every one listened when he talked, every one's eyes followed him, as hers did. He was an intellectual dynamo that always made things go whenever he was present. He incited laughter, but he could as easily arouse serious interest. Above all, he was original. He made other men seem like dull dolls.

For three days before the Day she neither saw nor heard anything from him. This surprised her. Then, the night of the seventeenth, she received a note saying that he would call at eleven o'clock to-morrow to take her to the Little Church Around the Corner, and asking her to be ready, and to tell her uncle and Mrs. Fellmeth that they might accompany them. It kindled her fury anew. She worked herself up to a pitch of indignation necessary to exhibit all her scorn and all her resentment.

On the morning of the eighteenth she awoke with a feeling of restlessness that grew to an unbearable nervous suspense. She could eat nothing for breakfast, and afterward, in her room, she walked up and down with a steadily rising impatience to have the thing over. He would come, and she would refuse to see him, no matter what he did—that was her plan. Nine o'clock passed, ten o'clock came. At first she decided not even to dress. But, at half-past ten, she pulled herself together and made an elaborate street toilet. She became so interested in this that she forgot her rage for a while. It seemed important to her that, more than ever before, she should appear at her best. The more charming her appearance the greater would be her revenge. She had one costume completed when, inspecting herself in the glass, she decided that another would be more effective. She was putting on the last finishing touches to this when, glancing at the clock, she noticed with astonishment that it was already half-past eleven.

She sat down and wondered. Of all things that might possibly happen, it had not occurred to her that he would be late. It seemed, somehow, to rob her of part of her victory. It was, too, so unlike him. Some extraordinary unlooked-for behavior she knew he would show—but to be late—on the day he had set for their marriage! It was incredible, even for the impossible Mr. Gurley. Her clock must be wrong. No, her watch corroborated his tardiness.

She went to the window and looked out. Then she went back, took up a book and tried to read. She could not keep her thoughts upon the words. She looked out of the window again, deciding to wait till three cars had passed, and then give it up. Three cars passed, and four and five, six, seven, and no Mr. Gurley. By this time she had lost what was left of her calmness; she was bewildered, dazed. She had heard so much about the eighteenth of March—was it to pass, then, like the trolley, and bring nothing? She felt cheated out of her drama. She decided to wait an hour more, and then she would leave the house and go where he could not possibly find her. Waiting that hour was heartbreaking work for poor Bernice. Her mind worked in circles; she became hysterical.

Then a sudden thought came to her that he might be ill—perhaps, he had suffered an accident—surely nothing else could keep him from coming. Or, perhaps, was it all a monstrous, practical joke, as she had first suspected? Perhaps, he had been merely using her to obtain an introduction to her uncle. Then she thought of the scrapbook she had seen in his room—it proved that he had had at least a long and lively interest in her. Then his outrageous assurance again blinded her rage. How he had tormented her, harassed her, like a picador teasing a bull! And how she had submitted to it! How he had wound her about his finger! She looked at her ring, drew it off and threw it into her bureau drawer. Then a vision of his provoking smile, his arched eyebrows, his cleft chin, came to her, and she longed passionately to see him—it had been so long since she had heard his voice—three whole days!

Something clicked in her brain; automatically, without plan or preparation, she ran to her closet, got her hat and coat, and ran downstairs, called a cab, and drove to Charles Street.

She was let in by the negro girl, and shown, without announcement, into the great salon. Here James J. Gurley sat, in frock coat and hat, with pearl-gray gloves and patent-leather shoes, cap-a-pie. In his hand he held his watch. He was looking at its face when she entered.

"Ah!" he said. "Twenty minutes past one. One hundred and forty minutes precisely. I had counted on at least two hundred. Are you ready, dear?" He slipped the watch into his pocket and came to her affectionately.

"Ready for—what?" she said faintly. All her strength had gone at the sight of him; his eternal sureness, his inevitable confidence, rose at last to the climax. She reeled a little.

"Ready to get married. It's the eighteenth of March, and we're a little late. We'll have to hurry if we're to catch the steamer."

"I thought you—didn't want to marry me—I thought you had decided not to ——" she whispered.

He took her in his arms boldly. "Nonsense!" he declared. "Don't you understand me yet? I only wanted to be sure of you! I didn't want to slip up at the last moment, and so I waited for you to come to me. Can't you trust me yet to manage things? My dear, I've *got* you! It's all over now. You needn't struggle any more, or fight any more; you needn't beat your wings, for now you're going to rest and be happy, and I'm going to make everything wonderful for you forever! Just lay your head on my shoulder for a minute and shut your eyes, and I'll jump you across the dark place! You'll land on your feet, and you'll never need to worry any more. There!" He kissed her gently.

Her head rested, relaxed, upon his shoulder, and her eyes were closed. After a minute she raised her lids wet with tears.

"Oh," she murmured, "it was horrid! I *hate* you, but I *am* glad it's all over. I'll do what you want, if you'll only be gentle. I'm *so* tired. It was *awful!*"

"It isn't the way they generally do it," he confessed, "but it worked, didn't it?"

A flash of her old spirit sparkled and disappeared in a smile. "I guess you know best," she said; "but really, you know, you *are* impossible!"

He took out his watch. "We'll have to hurry some," he said. "I have a date at the Little Church Around the Corner for two o'clock. I've telephoned to your uncle and Mrs. Fellmeth. Now then, are you ready to go?"

She laughed now. "Do you mean to say you're *asking* me?" she said. "If you ever do that again I'll never, *never* forgive you!"

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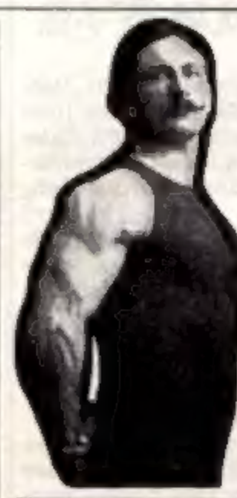

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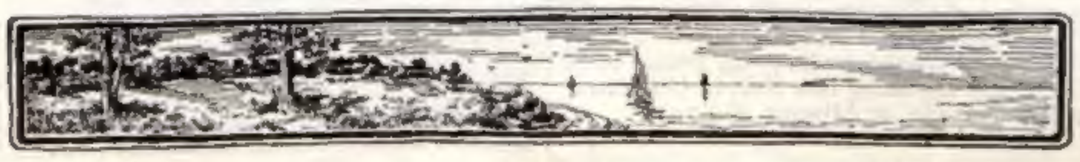


WHERE WE GO TO BE AMUSED

(Concluded from Page 7)

place to splash in. They furnish the scenery. You'd think from the way they lavish flowers around in some of those places with the crests on the notepaper—positively for the use of our guests only—that they spent a fortune for floral embellishment, if you didn't know they sold them next day in the florist shops downstairs. And away up on the side streets, in the cottages—much more aristocratic to say cottage than boarding-house—they are splashing, just the same, only the splashes are ripples there. What's the use of going to a show place unless you are part of the show? Those near-pearls look almost as well as real ones, anyhow; and who can tell, under the electric lights?

And there is a chance to be wicked, too, along the Boardwalk, provided by the big hotels—only decorously wicked, you know, not really wicked; not at all. Every time you step off the Boardwalk you run smack into a rathskeller. Doesn't that sound awful? Is, too. Rathskeller, you know; strange German word, meaning—oh, well, meaning rathskeller, if you insist. To be found in New York and other places: music—singing—fine dresses—pretty women—handsome men—gayety—laughter—rathskeller, you understand!

They have them everywhere—all rathskeliers, but some in the open and some on the roofs—rathskellers just the same. Tables, with attentive waiters, lovely music sobbing softly through the perfumed air—all the latest popular songs of the day—buy the lady a bunch of sweet peas, mister; only two-seventy-five—rathskeller, you know, and real wicked—nothing anybody could take offense at, but wicked.

And the greatest lyric tenor now in captivity steps to the edge of the stage. The fellow with the saxaphone lets go a long, saxaphony—especially the phony part—sigh, and the real enjoyment begins.

That Soulful Tenor

The greatest lyric tenor looks benignantly around. There is just a suspicion of applause—somebody who has been there before. His poise is so perfect and everybody is having such a good time. Let joy be unconfined. The saxaphone man emits another enormous sigh. The fiddler—pardon—violinist—lets go, and before we know it we are in the midst of a mad revel of harmony, happiness and mirth.

"Yours is not the only heart that's ach-KING," he sings. Ah, too true! You've got no copyright on heartache. Remember that. There are others.

"Yours are not the only tears that fa-fa-fahl-l-l." Perhaps that will hold you for a time.

Yours is not the only heart that's break-
KING
Slowly, if we could but read them all.

Think that over for a few minutes. There are other hearts around there that are sundered, if anybody should ask you. Kind of proud and haughty about your own breaking heart, and here is a chap who tells you you are not the only crushed-cardiacal pebble on the beach. Ain't it fun?

In the evening, when the music's play-
ING,
Yours are not the only tears that
START;
Yours is not the only lonely fireside,
Yours is not the only a-a-ach-ING
HEAR-T-T.

There's joy for you. Fine sentiment, too. And everybody sits around and cries into the glasses, and the waiters bring on dabs of cheese paste that tastes like a combination of desiccated onion and overdue fish, and it is all so happy, happy, happy! Wicked, too. Think of it—this is back home next winter—why, when we were down at Atlantic City we actually went into a rathskeller! Wasn't that awful? And a fellow sang a song about aching hearts that was just too sorrowful for anything.

Who *was* that man who said we Americans take our pleasures sadly?

The orchestras keep on playing, and you go along from one rathskeller to another—it's a regular spree by this time—how shocked they would be if they only knew back home—and in one place they take poor, long-suffering Il Trovatore and lam her about the stage until there are squeals for mercy. Then you can always hear Rigoletto, and somebody in the rear of the room gets up and asks the professor to play La Paloma, and the man sings Love Me and the World is Mine, and there is another fine, teary one about Though seas may roll, our lives between; she will be true, my own love queen—all about a chap who lost his girl and broke into song about it; and pretty soon it's half-past twelve—horrors!—and time to go to the hotel—goodness, what *would* the folks back home say?

Then there's the bathing, three thousand miles of ocean right in front of the Boardwalk, and the time to go in is about eleven o'clock in the morning. Of course, there are people who go in earlier, or later, or when they feel like it; but the real time is about eleven o'clock. That's when everybody who is anybody goes in. And the time to go out is about twelve, so there will be a chance to get into the dining-room before everything's all gone, you know.

One morning, when the ocean was so crowded that a fat man couldn't get in unless two thin men came out, this getting-home-to-dinner proposition landed on a brilliant young genius, and he thought up a scheme to make a lot of money; thought it up right there on the sand without what you might call any effort at all.

"Now, here," he said, "is the exact, psychological spot where I put myself in the millionaire class. As is very well understood, the crying need of every bathing-beach in the country is to know when it is time to go out. Every bather leaves his watch in the bath-houses. He can't take it into the water with him, and often he knows nobody on the sand who can tell the time. I intend to put up along every beach, at convenient intervals, an apparatus that contains a time stamp. Then, when anybody wants to know the time he will go to the apparatus, drop in a nickel and get a slip of paper with the exact time stamped on it. Greatest scheme in the world. Watches all in the bath-houses. Correct time for a nickel."

"It certainly is great," said a person to whom he unfolded the idea. "I can see only one objection."

"What's that? What possible objection can there be? People are crazy to know the time, so they can get out for dinner or not stay in too long and catch cold, and they all leave their watches in the bath-houses."

"Sure," said this crass person, "and they leave their nickels in the bath-houses, too."

Still, we all cannot invent telephones, and, when you come to think it over, most of the people who go in the water know better than to stay in any longer than it is the thing to stay in. Nobody does anything in Atlantic City unless it is the thing to do—that is, nobody who goes there to splash. Some persons go there to have fun, and they do what they want to do, not caring whether it is the thing or not. Oddly enough, all the rest of the people are so busily engaged in doing the thing that they do not notice these eccentric visitors, and it is possible to have all kinds of a good time in just that way, although it would be hard to convince the splashers of it.

Rolling-chairs formerly were an incident of the Boardwalk, but now they are a feature. It makes you very superior to produce a dollar and allow a boy to push you along the walk. You can lean back and gaze on the mere pedestrians in the same way you can look at the people on the sidewalk when you are driving past in a victoria. And, if you are real blasé, you can gaze moodily ahead as if the whole thing bored you and you wished the others on the walk would get off and leave you in peace. This is very effective and is practiced by some of our most prominent Atlantic Citiers.

The chairs were formerly all single chairs. It was the proper arrangement in those days to hire a chair and wheel the lady up and down, conversing animatedly with her through the handles. Of course, if it was hard work, then the conversation end of it could be eliminated. Lately, the single chairs have given way to double ones, that will hold two persons of almost any reasonable width, or three narrower ones. Some of the people who live at the double-jointed hotels have private chairs and some rent them by the month. This is considered affectation, except in some extreme Pittsburg cases. Chairs can be obtained anywhere, and what's the use of making a vulgar display of wealth? It is hoped and expected that there will be further developments in the chair line. One idea that is being quietly discussed by several of our leading Atlantic City millionaires—visitors, of course—is to construct a chair with a neat seat behind for a tiger. The first one that comes out will undoubtedly get a paragraph in the newspapers.

The real season at Atlantic City is from July 1 to September 15, but many of the big hotels keep open all the year around, and there is a supplemental season at Easter that is much more fashionable than the summer months. There were years and years when nobody went there at Easter, but recently some of our best people have discovered there can be a holiday at Easter quite legitimately, and have seized on Atlantic City as the place to spend that time. The Easter parade on the Boardwalk is worth seeing, provided it can be seen. This year it snowed and rained all day, which was a most frightful calamity, for an Easter bonnet and an Easter gown in a snowstorm are the saddest things on earth, next to the person who paid for them, who is sadimus, and the person who was to wear them, who is sadissima.

It's All There

Atlantic City is the Universal Provider of all the seashore resorts. There are places along the coast where you can get one thing, and places where you can get another—all superior, no doubt—but at Atlantic City you can get everything. If you do not want what you see, pass along a few feet and you will see what you want. Probably, somebody knows how many hotels it has—a man said eight hundred—but it looks as if there were eight thousand. And when the season is at its glory all these hotels are full, and night after night excursionists have tramped the Boardwalk or slept on the sand. The tide of people that ebbs and flows along that seven miles of broad parade, all prosperous, all enjoying themselves, offers endless opportunities for the student of human nature; but, if you are a student of human nature, do not forget that, while you are studying others, others are probably studying you. That's a good excuse for going—the study of human nature. You will forget all about it when you get there, but it will sound well at home. The best thing to do is to take as much money as you can get, and then get a little more, and go; but, much or little, you can have fun.

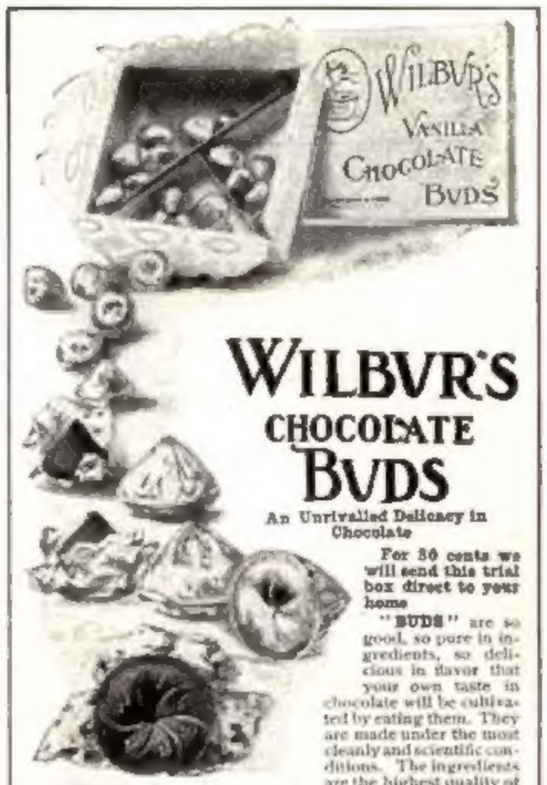
The city is well governed. The Boardwalk is jealously guarded and kept scrupulously clean. Everything is decent and orderly. The beaches are patrolled during the bathing-hours. Doctor Beckwith has seventy-five coastguards on constant watch for foolish ones or unfortunate ones who are in danger in the water. The only regulation is that every visitor shall behave, and there is no ostentatious enforcement of any ordinances. Barkers do not bother in front of the shows. Hackmen are compelled to whisper.

Atlantic City is garish, and loud, and all that. Then, coming back to the Boardwalk, why not? Half a million people go down there every year and have a good time. Atlantic City is not supercilious or censorious about the tastes of these people. Atlantic City is there to give them what they want. Its democracy is absolute. Everybody is welcome. The place is catering to the universe, and the universe is a reasonably democratic institution itself.

Most of us are common folks, dear brethren—hopelessly commonplace—which is deeply to be regretted, but crushingly true. Most of us like to be entertained, and entertainment is the business of Atlantic City. The people there have made a science of it. Nobody is forced to go there. The Metropolis of Pleasure may be garish and loud, but it is mighty good fun. Mercy! Isn't that ordinary?

Everything for everybody. Why, only a few days ago the people on the Boardwalk saw Mr. John Johnson, the negro pugilist, sizzling through them, wearing a green sweater, red suspenders and a blue cap and white trousers, and carrying a heavy cane, while a one-armed trainer ran beside him. Never saw anything like that in Ottumwa, or Steubenville, or Altoona, did you?

What?



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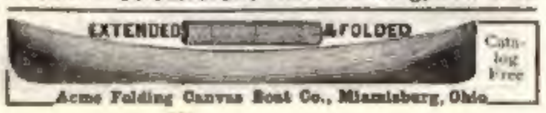

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